

254
122

Explanatory

UP TO 1915 all the literature on tithing published by the writer was in pamphlet form. **Publication in this form will be continued**, but for greater convenience, and also for better and longer preservation, all the pamphlets, (except as mentioned on next page) which remain in print, are herein bound together. Price, post-paid, 25 cents per copy; 20 cents each in lots of 25 or more in one order, express prepaid.

The Layman Company,
143 No. Wabash Ave.
Chicago, Ill.

This volume is not recommended for gratuitous distribution in churches and other Christian organizations. Better results are obtained by the circulation of each pamphlet separately.

Contents

The contents of this volume are bound in the following order:

- Pamphlet No. 1—"What We Owe and Why We Owe It."
- " No. 2—"What We Owe and How to Pay It."
- " No. 4—"The Pew to the Pulpit."
- " No. 7—"What We Owe and the Results of Paying It."
- " No. 9—"What We Owe and Objections to Paying It," and "What Those Who Have Tried Tithing Say About it."
- " No. 10—"Christian Service for Laymen."
- " No. 11—"What We Owe and the Results of Teaching It."
- " No. 12—"Does Tithing Pay" and "What We Owe and the Law Back of It."
- " No. 14—"Tithing Experience of Wesley Chapel."
- " No. 15—"Letters to Editors."
- " No. 16—"Talks with Money."
- " No. 17—"God's Twin Laws."
- " No. 8—"Tithing Reminiscences."

Copy of No. 13 consisting of No. 3, "Thanksgiving Ann," and No. 5, "The Deacon's Tenth," bound together will be sent in the same envelope if requested, without extra charge.

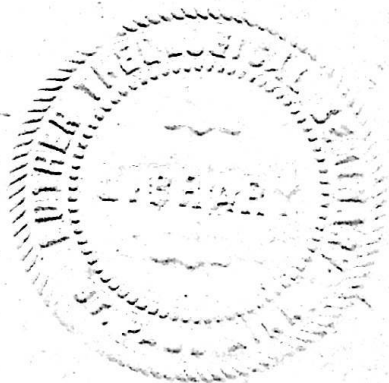
The publication of all the above tithing literature in pamphlet form will be continued as heretofore, except No. 8, "Tithing Reminiscences" and No. 4, "The Pew to the Pulpit," which are published only in this volume.

254
B992

What We Owe;

And

*Why We
Owe It.*



HOW TO SUCCEED.

Only two men are necessary to work a revolution in the finances of any church; one a live pastor who believes in tithing; the other a live layman who will furnish the financial backing to purchase the necessary tithing literature. This in a church of 100 families will cost less than \$20.00, and for a larger or smaller church in the same proportion.

Preaching an annual sermon on tithing does little good; not much, if any better, results follow the distribution of a single pamphlet advocating tithing. To become intelligent tithers people must be educated. Listening to a half-hour sermon, or reading a sixteen page pamphlet once or twice a year is not sufficient.

Education in anything to be of value must be continuous. No long period must intervene between lessons. Lectures and study must be combined and each must supplement the other.

Now to get down to business. The pamphlets combined in "Tithing and Its Results"* are the grain of many winnowings; the wheat of many years' experience. They combine arguments and facts, chiefly the latter. The later pamphlets are almost wholly devoted to facts showing the result of tithing. Facts, results, experiences, are what you care for. Your mental questions are, "How does it work?" "For whose benefit was tithing instituted?" "Does tithing pay the tithers?" "Is there beneficent law back of tithing?" If the answer is "Yes," your next question is: "Can you prove it?"

In all the pamphlets published by the writer an emphatic "Yes" is the answer, and he tries to prove it, not nearly so much by arguments as by facts. By the actual experience of tithers.

Now if you are really interested in tithing and want to have it adopted by any large proportion of the membership in your church and, as a perfectly natural result, to see your church lifted up and out into the sunshine of financial prosperity, you can do it and rejoice in the doing. Remember also that the results will be permanent. All human movements require renewal at least once a year. Enlistments in the army of tithers are nearly always for life.

If the literature published by the writer is used, I advise that it be circulated with not more than an interval of two weeks between distributions, as follows:

1st, No. 13—"In which 'Thanksgiving Ann' and 'The Deacon's Tenth' are bound together."

2nd, No. 2—"What We Owe and How to Pay It."

3rd, No. 1—"What We Owe and Why We Owe It."

4th, No. 9—"What We Owe and Objections to Paying It."

5th, No. 10—"Christian Service for Laymen."

6th, No. 11—"What We Owe and Results of Teaching It."

7th, No. 12—"Does Tithing Pay?"

8th, No. 16—"Talks With Money."

No. 14, "Wesley Chapel Tithing Experience" and No. 7, "What We Owe and the Results of Paying It" have especial reference to the "Storehouse" system of tithing.

*See last page.

What We Owe; and Why We Owe It.

BY A LAYMAN.

God never establishes arbitrary institutions nor promulgates arbitrary laws. This is just as true in the physical as in the moral realm. Suns and planets were not made because of, nor for the law of gravitation, but the law of gravitation was and is a necessity for the control of suns and planets. Controlling and governing them, it controls and governs all things else material. Its suspension or abrogation would quickly result in wreck and ruin in the physical universe.

We were not made for the laws of health and right living. They were made for us, and like all of God's laws, are the very essence of kindness and good will. The "shalt nots" of the commandments, yes, of the entire Bible, are but another name for sign boards and red flags put up by loving hands to warn us of danger, and apply alike to our physical, mental and spiritual well-being. We do not find "thou shalt not drink stagnant water," nor "thou shalt not walk off the roof of a house, or the edge of a precipice" among the laws of the Bible, but we are conscious that they are God's good and kind laws just the same.

But "shalt nots" are negative and exist only to warn us against getting out of the positive path of right living and doing. Over against every negative "thou shalt not" sign board, is a positive one, on which is plainly written, "This is the way, walk ye in

it." All of God's laws, both negative and positive, were enacted for our temporal, physical and spiritual happiness and prosperity, and every one of his "thou shalts" has back of it our need for doing just what he commands. His laws do not create duties. They define them. It follows that every moral law was a moral necessity before its enactment, and without exception a law that is a moral necessity is also a physical and material necessity.

For instance, the law of the Sabbath, the seventh of time, for rest, was necessarily a law before its promulgation. It had its origin in the necessities of our moral and physical nature, and was therefore not an arbitrary act of divine legislation. It is a good law, not alone because God enacted it, but also because we need it, and all experience goes to show that nations, communities and individuals are mentally, physically and spiritually better off and more prosperous for carefully observing it.

The law of the Tithe, the tenth of income, rests upon exactly the same basis as the law of the Sabbath, the seventh of time. Equally ~~with~~ that law, it has its foundation and origin in our nature and needs. God does not need any recognition of his claim upon us for any definite proportion, either of our time or income ("increase" the Bible has it), but we need to make such recognition, and the need necessitates the law, in fact, was the cause of the law.

There are counterpart senses in every soul to the physical senses of the body. The spiritual man as really feels, hears and tastes spiritual things as does the physical man material things, and the senses of the spiritual man are acute or dormant in proportion to his moral sensibility.

One of these spiritual senses, and one which of all others is imbedded deep down in every human soul, is the sense of dependence upon and consequent indebtedness to God. The law of the Tithe has its origin in and is based upon this inborn spiritual sense. There has never yet been a religion in which this law has not found some practical form of expression in human action. Pagans, heathen, Jews, Christians, all alike feel the force of the law of indebtedness to Deity, and all seek to satisfy it. It was obedience to this law that

actuated Cain in making his offering, and Abel's offering was "more acceptable" because it included both offering and sacrifice.* Idol-worshipping heathens, in all ages, have felt the force of this law, though, with them, it is almost universally observed from motives of fear rather than those of love and gratitude, such as ought to actuate us, as Christians, and which find beautiful expression in David's exclamation, "What shall I render to the Lord for all his gifts to me?"

It would seem incredible that God would put into any human soul, enlightened or unenlightened, a distinct sense of duty and obligation and then give no standard or measure by which it may be known when the duty is performed. The real question resolves itself down to this: Is the Tithe, the tenth of income, a moral institution based on the needs of human nature, defined by a moral law, which is still binding, just as the law of the Sabbath, the seventh of time, is still binding, or was it a mere ritual law, beginning and ending with the Mosaic economy? To admit the latter is to suppose that God cares only for the less. It is to suppose that the entire physical, mental and moral universe is under law except in this one particular. It is to suppose that while he has imbedded deep in the moral nature of all his children a sense of obligation to him, he has given them no rule, no law, no standard, by which they can measure the extent of that obligation. It is to suppose that while we owe him the seventh of time in a special sense, when it comes to recognizing our obligations in a special sense for temporal blessings, we are left in the dark, with nothing to guide us but our varying impulses and emotions.

Very much of the confusion and misunderstanding of this subject arises from the fact that there were "the Tithe" and "tithes." Before the time of Moses there was only the "Tithe-Terumoth"* or "God's tenth." Moses had no more to do with instituting this than he had to do with instituting the Sabbath. It was reaffirmed and

*See "Tithe" in Smith's Unabridged Bible Dictionary.

its use designated, but other tithes were instituted, which were clearly ritual and national. These will be considered later.

The sense of obligation to observe the law of the Tithe-Terumoth was doubtless both coeval and co-extensive with the race. Cain and Abel observed it, and Abel's offering was "more excellent" and "acceptable" because it included sacrifice and "gifts." (Notice the plural in Heb. xi: 4, in the case of Abel, and its absence in that of Cain.) Abraham certainly observed it, for surely he would not pay the tenth out of goods not his own, and acting as the representative of the King of Sodom and his people, unless he personally recognized the obligation as binding also upon himself. To suppose otherwise would practically make him a hypocrite. It would place him in the light of imposing a duty upon others which he did not recognize or practice himself.

Much has been made of Jacob's vow of the tenth. In reality there was nothing out of the ordinary about it. It was simply the equivalent of a promise that if God would prosper him as he had promised, he would show his gratitude by performing, during the remainder of his life, a well known and recognized duty. There is another phase of Jacob's vow and its results, that deserves mention. It is more than probable that up to this time he had not paid the Tithe. His name, "Supplanter," indicates his early character. Naturally he was grasping and covetous. That night at Bethel was the turning point in his career. Poor, a fugitive, and alone with God, very naturally his awakened conscience called up his besetting sins, and very naturally, as we all do in similar circumstances, he made solemn promises of reformation and a better life. It is fair to conclude that he kept his word. He certainly received the promised reward. Though at that time supposed to be from fifty to sixty years of age, he had nothing. Twenty years later he was a very rich man.

The next mention of the Tithe-Terumoth after the record of Jacob's vision and vow of the tenth at Bethel, occurs some 250 years later, in Leviticus xxvii: 30. It is the simple, plain statement, "And all the Tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord's. It is holy unto the Lord." A parallel passage is found in Exodus xvi: 23, where occurs the first

mention of the law of the Sabbath. "To-morrow is the rest of the holy Sabbath unto the Lord." The language in both cases is in the present tense, "is," plainly showing that both statements refer to a previously existing and recognized law. A good many years after this, Moses promulgated the ritual law, and here again we have the enactment of legislation regarding other tithes, but the most cursory reading shows that they were strictly national and ritual. They were not in any sense, "holy unto the Lord." One of these tithes was for the purpose of providing means for an annual national feast. Its institution is found in Deut. xiv: 22-26.

It is plainly evident that the object of this tithe was neither typical ritual or ceremonial. It was purely national. It was established to provide for an annual pilgrimage and feast, at Jerusalem, or wherever the national religious capital should be located. By its express provisions, the people were to spend this tithe, or its proceeds, themselves, for their own benefit and pleasure. Its two-fold object was to foster national dependence upon God; and national patriotism, and good feeling among themselves.

Think of the absurdity calling this tithe "holy unto the Lord" or classing it with the "Tithe-Terumoth." As well might we call the money we pay for Thanksgiving reunions, holy unto the Lord, as to so class these national tithes. Contrast this use of a national tithe with the directions given for the disposal of God's tenth. This was specifically set apart for the support of the Levites and they, in turn, were to devote a tenth of what they received for the support of the High Priest, and the service of the temple. In that age, it was thus kept "holy unto the Lord" by being, in the manner specified, kept sacred to his service and worship. But the original specification is broad enough to fit any age. "Holy unto the Lord" means that it should be devoted to holy as distinguished from selfish and secular uses.

Let us for a moment consider this subject from the standpoint of human reason and common sense, leaving, as far as possible, the requirements of the Bible out of view. Is it reasonable to suppose that God would put into the hearts of his children a universal se

of obligation to him and a universal desire to recognize and pay that obligation, and at the same time leave them in absolute ignorance as to the amount they should pay? How much short of mockery would it be to implant in us all a vivid sense of indebtedness to him and then leave us to guess at how much we owe and how to pay it?

How would it sound for an earthly creditor to say to his debtor, "You owe me a part of your income in a special sense, but you do not know how much it is and you shall never know. You may try to pay it, but you shall not know when you have succeeded." Or this from a creditor to his debtor, "I have furnished all your time as well as every dollar and every particle of property you have in the world. For your own good I desire and expect you to pay me something from what you make by the use of that money and property, and as a reminder that you are indebted to me for it. I know that you want to do this, but I draw the line at telling you how much I require you to pay. That you must guess at. You may overpay or you may underpay, but you shall never certainly know when you have done either. You must be guided by your reason, your impulses, your emotions, any, or all of them, just as you like, but you must remain in ignorance of what I require as your duty.

Suppose that the debtor should learn that a good many years ago the creditor had published a book of rules for the guidance of the debtors of that day, and that he should ask to see a copy. Suppose, on looking it over, he should find plain rules there laid down, by which debtors could know what proportion both of time and income was required to be specially set apart and devoted to the creditor's use. On making this discovery suppose he should ask the creditor if both these old laws were not still binding, and should be met with the reply: "The law as to the proportion of time to be especially devoted to me is still binding, and as you know by experience it pays you well to observe it; but some years ago, the law designating the proportion of income to be devoted to my special use was abrogated. You must guess at your duty in that matter. You are a debtor, but you must assess your own indebtedness." "But," asks the debtor, "Is there no rule by which I may be guided?" "Yes," the creditor

replies, "some years after the old law expired by limitation, or was abrogated, I promulgated another to take its place. In substance it is that 'on the first day of every week you must lay by in store for my special use as you have prospered the preceding week.'" "But," asks the puzzled debtor, "how much shall I lay by? What proportion of my prosperity? And what must I do when I make nothing, which sometimes happens for several weeks in succession?" The creditor's reply is as before: "You must do as you please, or rather you must do as I tell you, but you must guess both at the meaning of my directions and at the proportion you should pay. You want to do your duty, but you must remain in the dark as to what your duty is."

"An irreverent illustration," do I hear some one say? I protest that it is not. I admit it would be irreverent if it illustrated what the Bible really teaches. But it does not. True, it fitly illustrates a very common interpretation of God's Word, but the interpretation is a false one. The Bible itself does not teach any such nonsense.

In the consideration of the subject of what we owe to God, a very common error is the failure to distinguish between Tithes and Free-will Offerings. This is the mistake our friends make who claim that the law of the Tithe, instead of being divinely appointed and of universal application in all ages was only a Mosaic institution and intended for the Jewish economy only. Their system, if it deserve the name, is practically based on the first two verses of the sixteenth chapter of first Corinthians. I quote from the New Version: "Now concerning the collection for the saints, as I gave orders to the churches of Galatia so also do ye. Upon the first day of the week, let each one lay by him in store as he may prosper, that no collections be made when I come." There were suffering poor among the saints down at Jerusalem. Out of the kindness of his heart Paul was trying to raise some money for their benefit among the churches of Galatia and Asia Minor, and in these two verses he gave some directions as to how it should be done. He is careful to give the reasons for these directions, "That there be no collections when I come."

Paul it seems did not like to depend upon special collections any more than do most modern ministers. In order to allay any suspicion that he might want to handle the money, he says in the third verse, "And when I arrive, whomsoever ye shall appoint by letters, them will I send to carry your bounty to Jerusalem."

Will not the reader, before going further, turn to and read the ninth chapter of second Corinthians. It refers throughout to the same subject. Evidently Paul had set his heart on raising a large sum of money for those poor people at Jerusalem, and he was soliciting from all the churches a liberal free-will offering. Notice how earnest he is, but at the same time how anxious that they shall give from right motives. "But this I say, he that soweth sparingly, shall reap also sparingly, and he that soweth bountifully (the Greek is 'with blessings') shall reap also bountifully. Let each man do according as he hath purposed in his heart, for God loveth a cheerful giver."

Now it is practically true that those who discredit the law of God's Tenth, the Tithe-Terumoth, claiming that its obligation ceased with the Jewish economy, have really nothing to offer in its place as the foundation of what they call the Christian system of paying what we owe to God, other than the above incident and directions for taking up a special collection for some poor folks down in Jerusalem. "Oh! but," they say, "we owe everything to God." So we do, and the Tithe is the only practical way of continually recognizing that obligation. "But," they claim, "we should make sacrifices for Christ. We should give until we feel it."

Here again giving and paying are confounded. If we owe anything, the amount we owe is a debt, and but for the fact that we do not mean what we say in using the word, to call the payment of a debt a "gift" would border on the insulting. Do you "give" to the merchant the money you owe him? Do you "give" the interest to the man of whom you have borrowed money?

We pay our tithes, we give gifts or free-will offerings. True, the only method by which we can pay Him what we owe is by giving the amount to our fellow men for holy uses. We can not either pay or give anything directly to God. To them it is our gift, and we cor-

rectly so designate it. To Him it is payment, and we should be careful to keep the distinction in mind.

But giving "until we feel it" is not a fair test. We may, and often do, sorely "feel" the payment of our debts, but we do not take any special credit to ourselves because of that fact. When the obligation of God's Tenth is recognized, and acted upon, with every gift we make from our Tithe fund, we have the three-fold pleasure of giving to some one who needs and ought to have, helping along a good work, and making a payment on our debt to our Heavenly Father. Besides, there is a great difference between the rewards we receive from the payment of our debts to our Heavenly Father and those we get from our fellow men. They give us only a receipt, and sometimes a word of thanks. He always, and often continuously and richly, rewards us for paying our obligations to him.

Disguise it and try to argue themselves out of it as they may, fully nine-tenths of the objections on the part of professing Christians to the payment of the Tithe can be concentrated into a single sentence; they think they can not afford it. But are they right? Is it true?

Theories and arguments are well enough in their place, but they are not entitled to any weight as against established facts. Theoretically a man who works seven-sevenths of his time ought to get rich faster and have more money at the end of the year than if he worked only six-sevenths, but does he? What is the rule as to Sabbath workers? Are they better off financially than their neighbors who work only six days? Are they as prosperous?

Theoretically a man who keeps his entire income for his own use ought to save money and improve in worldly circumstances more rapidly than if he paid or gave away one-tenth of it, but the facts are just the other way.

Every thinking man and woman, young or old, whether experienced in business or not, has some ideas, intuitive or otherwise, of business methods and business credits. You, my reader, are no exception, hence I ask you in all sincerity which of two men you would rather trust or give credit to if in business, all other things being absolutely equal: A man who keeps all his income for his own use,

or a man who, from conscientious motives, lays aside one-tenth of it to be spent entirely for unselfish purposes? Which will be the better able to pay? Your answer to this question ought to settle the matter in your own mind.

An often repeated question is, "Should not the rich give more than the poor?" Yes, everlastingly yes! they should give more, but giving and paying are widely different. A rich man is no more bound to pay his debts than a poor man, or than the great middle class, to which you, my reader, probably belong, who are neither rich nor poor.

The Tithe, God's Tenth, is a debt, and there can be no such thing as "giving" or making a free-will offering to God until the debt has been paid. Every man, rich or poor, who fully and promptly pays his debts to his fellow men thereby contributes to his own strength and honor. Certainly our debts to God are no less sacred and binding than our debts to each other, and as for rewards, his own promise is, "He that honoreth me I will honor."

Doubtless the law of Free Will Offerings is as old and as binding as the law of the Tithe, but it is self-evident that the former ~~can~~ not come into operation until the latter has been complied with. Debt paying comes before gifts. Modernized—we should "be just before we are generous."

The divine order is "Tithes and Offerings," the one being an expression of our debt, the other of our gratitude. Both laws existed and were binding as long before Moses as the creation of man, and will be binding as long as man endures. Neither in any sense derives its obligation from the Mosaic Law. Both are moral duties, and all moral duties have their origin in our moral nature. Law defines but does not create them.

The Jews had other tithes besides the Tithe-Terumoth; other offerings besides the Free-will Offering; other Sabbaths, solemn feasts and holy days, besides the original Sabbath which dates back to creation. But all these other tithes, offerings and holy days were clearly national, ritual or ceremonial, one or all three, and of necessity they ended with Judaism, but the Tithe, like the Sabbath, is an institution of the ages.

Neither the coming, the teaching, or the mission of Christ altered or lessened in the least the binding force of any moral laws. His coming set man free from a long list of ritual and ceremonial duties, but not from a single moral duty. He criticised the Pharisees for their mistaken teaching regarding the observance of the Sabbath, but he honored the law of the Sabbath. He did not reprove the Pharisees for tithing. His language is rather that of commendation, but he mentioned the extreme and finical observance of the law in order to bring out in stronger contrast and denounce their neglect of the far weightier matters of "judgment and the love of God." There is not a line in the entire New Testament which either directly or indirectly or even inferentially lessens or weakens in the slightest degree the binding force of the law of the Sabbath, the law of Free-will Offerings, or the law of the Tithe.

If God ever owned anything He does yet. If the children of men ever needed to pay the Tithe they do yet. If ever men were stewards for their property and money, they are yet. If they ever needed to pay a regularly defined proportion of their incomes to the owner, they do yet. Remembering that this would be just as true if there were no rewards, how supremely foolish we are to neglect the duty. All this aside from the fact that the rewards are so rich and so sure.

That the Tithe was to be the basis of the temporal support of the worship of God in the Christian system, the same as under the Jewish, is plainly evident from 1 Corinthians ix: 1, 14. Here Paul declares "that Christ desires support for those who preach the gospel on the same grounds that the Levites received tithes, namely, for their ministry in holy things. For after stating the Levitical custom, he says, "Even so hath the Lord ordained that they that preach the gospel, shall live of the gospel. That is, as God had ordained under the Old Testament, so also the Lord (i. e., Christ) had ordained under the New, that they who ministered in holy things should be supported by the Tithe. Here then is the gospel plan of gospel support, and not in 1 Cor. xvi: 2, where the manner of taking a special and large free-will offering for the Lord's poor is laid down."

Again, in the seventh chapter of Hebrews, the right of Christ to

receive the Tithe of his followers is plainly shown. That epistle was to the Jews. . Hebrews, for hundreds of years, had been trained to regard the Tithe as sacred to the Levites and the service of the temple. The writer shows that before Levi was born, tithes had been paid to another priest, Melchisedec, who resembled Christ in many more points than any of the Levitical priesthood. If Melchisedec received tithes, why not Christ. Why would the writer introduce the subject of tithes in connection with Christ's priesthood if not to prove his divine right to the Tithe.

From these facts we must conclude that the New Testament Christians, both Jew and Gentile, observed the Tithe. It was their source of support for their ministry, worship and missionary work. This fact is affirmed by Origen, Jerome, Augustine, Chrysostom and many other ancient historians. Bingham, in his *Christian Antiquities*, says, "This is the unanimous judgment of the Fathers and the voice of the church uncontradicted for more than a thousand years."

In studying the history of the Jewish people, the two facts stand out in bold relief, that both their piety and their prosperity could always be measured by their observance of the Tithe. "Jacob's vow was evidently the measure of his religious feeling, that morning at Bethel." That he kept the vow is plainly evident from his subsequent temporal prosperity. So with the nation. With every declension both in morals and national prosperity came neglect of this duty; and every repentance was marked by its renewal. Their purses measured their religion to an extent little realized, just as modern purses measure modern religion, including, dear reader, yours and mine. Bound up with this fact, is its twin fact that the measure of a modern Christian's temporal-prosperity is just as closely connected with his prompt and cheerful debt paying, both to God and man, as was that of the Jewish people thousands of years ago. God's laws never change and the rewards for obeying them are as changeless as the laws.

In the same verse with "Render unto Caesar the things that are Caesar's" is "Render unto God the things that are God's." The other meaning of "Owe no man anything" is "pay your debts," and all payment of honest debts, whether to the Almighty or to our fellow-men, pays in temporal prosperity.

If you borrow money of your neighbor and refuse to pay interest, will he lend you again? If you lend an article to a neighbor and he refuses to return it, or recognize your ownership, will you lend to him again?

A man who makes an article entirely out of his own materials and from his own resources is supposed to own it. If he lends it, and the borrower changes the form or use or name, do the changes make him the owner?

Does not the admission that God made everything carry with it the admission that He owns everything? Does our changing the name or shape or use of any of His creations invest the ownership in us? If not, are we not in reality all borrowers instead of owners of what we claim to possess? If we are borrowers only, is it not probable that the Almighty applies the same common sense rules that we apply in trusting, favoring and honoring those who recognize our rights, and practice common honesty toward us in the ordinary affairs of every day life? In short, is it not reasonable to suppose that prosperity follows the recognition and practice of our duties to our Heavenly Father, at least as much as it follows the recognition of the rights of our fellow-men and our duties to them?

But reasons, theories, duties and all else but facts aside, well established facts and statistics show beyond the slightest question that in temporal affairs—and by the term “temporal affairs” is meant dollars and cents and temporal prosperity in the most literal meaning—God honors and blesses those who honor Him by—not theoretically and by word of mouth alone—but practically, and in kind honor him with their substance.

In the pamphlet “What We Owe and How to Pay It” (No. 2) the temporal side of this subject is fully considered and discussed.

IMPORTANT NOTICE

These pamphlets are not and never have been published for personal profit.

~~no~~ Money must accompany all orders.

LITERATURE ON THE SUBJECT OF TITHING PUBLISHED BY THE WRITER

Price per 100

No. 1—"What We Owe and Why We Owe It".....	\$1.50
No. 2—"What We Owe and How to Pay It".....	1.75
No. 3—"Thanksgiving Ann" (Published in No. 13 only)	
No. 4—"The Pew to the Pulpit" published only in "Tithing and Its Results"	
No. 5—"The Deacon's Tenth" (Published in No. 13 only)	
No. 7—"What We Owe and the Results of Paying It".....	1.75
No. 8—"Tithing Reminiscences" Published only in "Tithing and Its Results."	
No. 9—"What We Owe and Objections to Paying It," and "What Those Who Have Tried Tithing Say About It"...	1.50
No. 10—"Christian Service for Laymen".....	1.50
No. 11—"What We Owe and Results of Teaching It"	1.75
No. 12—"Does Tithing Pay?" and "What We Owe and the Law Back of It".....	1.50
No. 13—No. 3, "Thanksgiving Ann," and No. 5, "The Deacon's Tenth," bound together.....	1.50
No. 14—"Wesley Chapel Tithing Experience".....	.50
No. 15—"Letters to Editors"	1.75
No. 16—"Talks With Money"	1.50
No. 17—"God's Twin Laws"	1.75

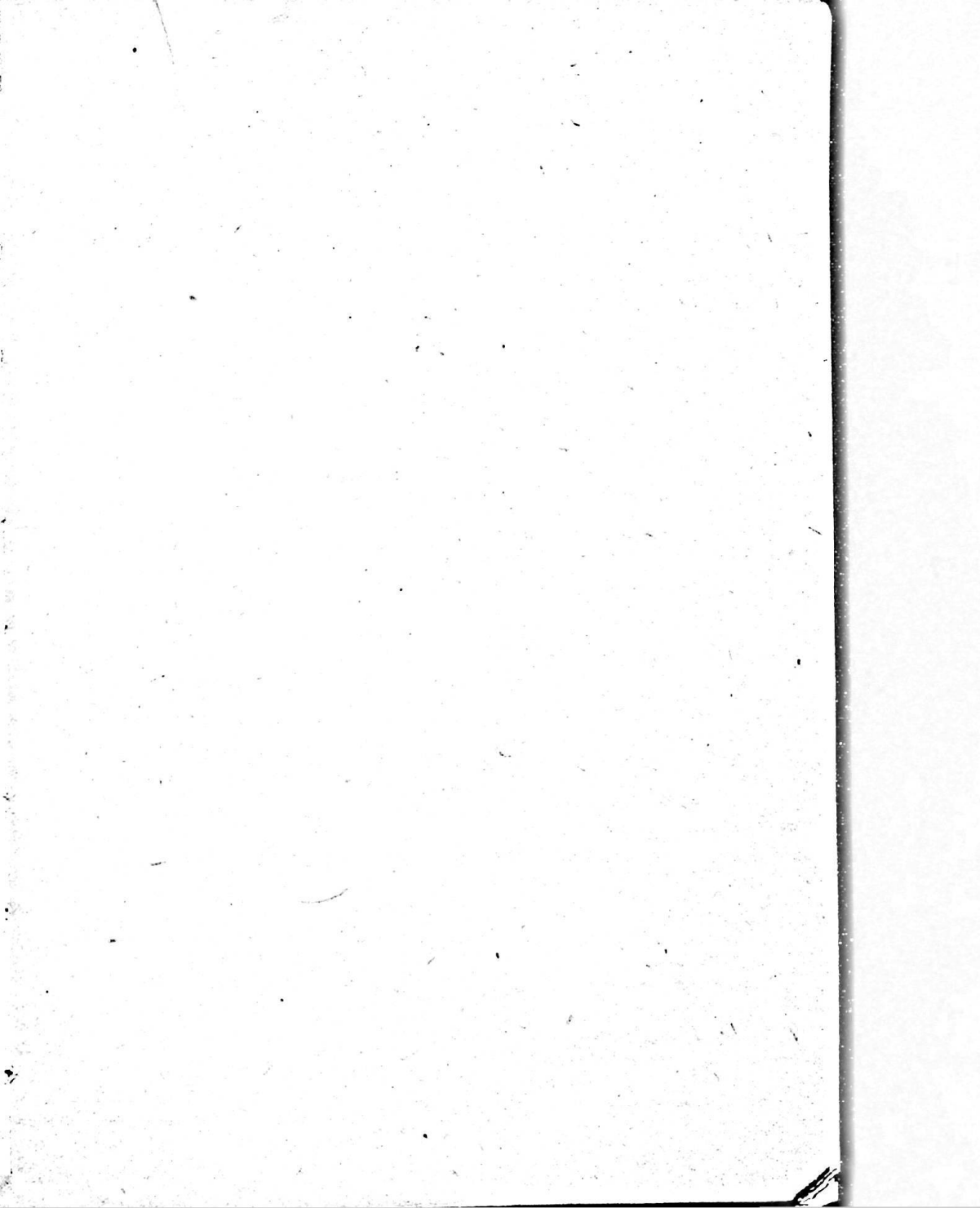
All the above pamphlets except No. 13 are now bound together in one volume of about 200 pages, entitled "Tithing and Its Results." Price, 25 cents; \$20.00 per hundred in lots of 25 and over.

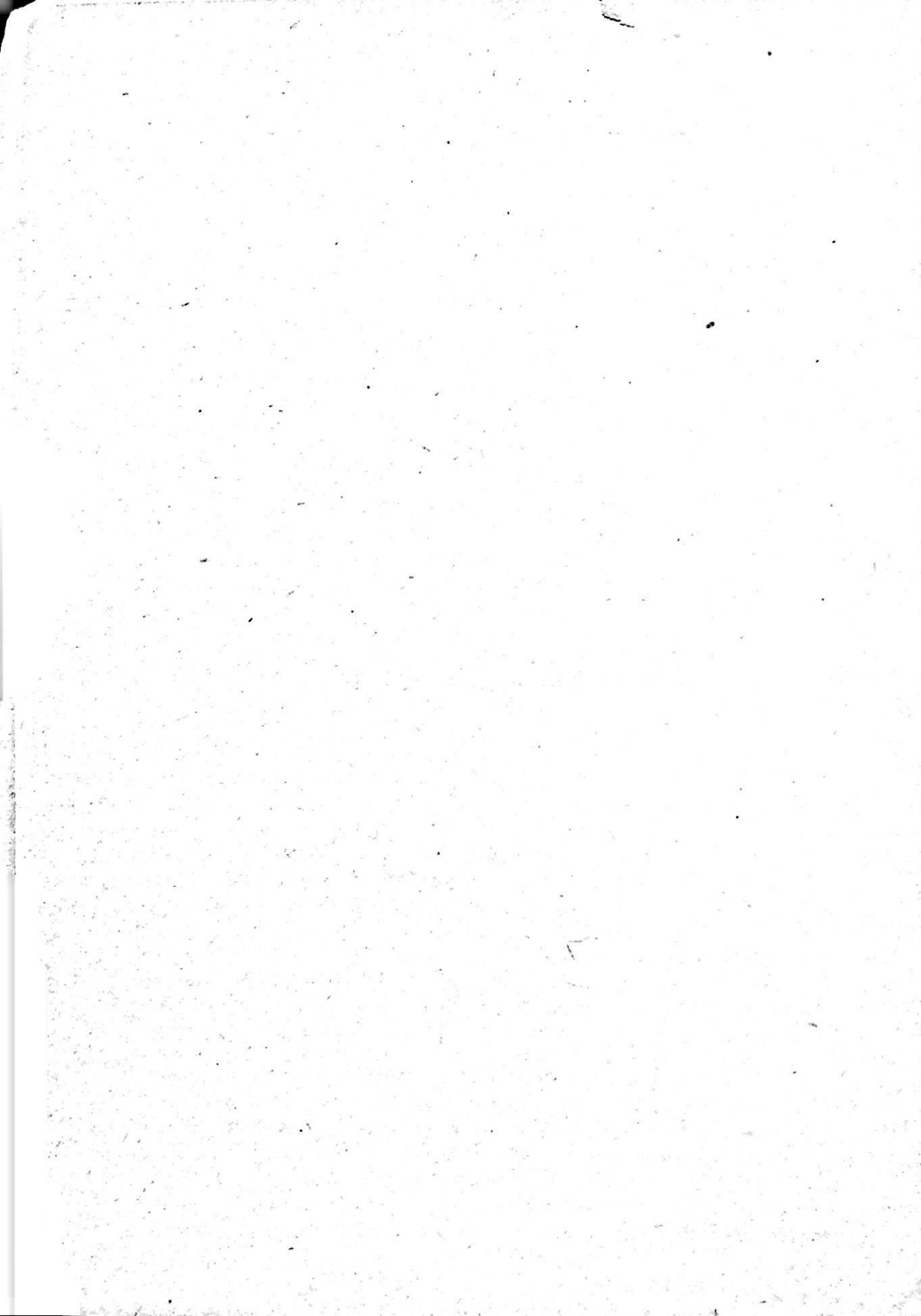
The prices given above include prepaid postage or express

Can you find better use for a portion of your Tithe money than by the purchase and circulation of Tithing literature?

(Pledges for the "Tithers' Union" Free.)

Address: THE LAYMAN COMPANY, 143 N. Wabash Ave.
CHICAGO





What We Owe and How to Pay It

BY A LAYMAN

REVISED EDITION—1916

"Why should I devote a certain definite proportion of my income to God and His work in the world?"

The first and very much the most important reason is, because it is God's law, and the second, because you thereby promote your spiritual and temporal interests. In short, it pays. Pays in the highest and best sense of the word. Pays in spiritual blessings, pays in temporal prosperity, pays in peace of mind in having a question of duty settled. Transfers from you to your Heavenly Father the responsibility of how much it shall be; permits Him to decide whether it shall be little or much as He prospers you.

"I am afraid I cannot afford it."

It is natural that you should name this objection first, as it is the chief obstacle with nearly all Christians. But you can. If you will try it you will keep it up, because you will find that you cannot afford not to do it. I mean in dollars and cents. Your objection is from the temporal standpoint and so is the reply. Did you ever try it? Ever know a business man, professional man, farmer, or worker for wages who had tried it and was not more than satisfied with the results? Thousands, tens of thousands of laymen in the United States and other countries are doing it and have been for years. If there are exceptions they ought to be known.

"Is it not wrong to appeal to my love of gain in this matter?"

Do you not pray for God's blessing on your temporal affairs? Do you mean what you say when you do? Do you not daily ask for the promised wisdom that you may be guided by it in all your duties? Do you keep your business, or daily labor, or your profession separate from your religion? Don't you work for gain? Gain, that you may care for those you love and those who are dependent upon you? Gain, that you may train and educate them in the best manner possible? Gain, that you may give them every advantage within your power? Gain, that you may do much more than this: that you may have to give and do for others; that you may the more liberally aid and support those who give themselves to charitable, benevolent and Christian work; that you may

give more for the spread of Christ's Kingdom in the earth? Is it wrong to pray for temporal prosperity with these objects in view?

"But are there no higher motives?"

Certainly; plenty of them. Your minister doubtless appeals to them at almost every service. But it is the temporal side of the question we are talking about—the practical side to you and me. You and I are laymen, not ministers; we don't preach; we are not missionaries. We may have to work hard and constantly to make ends meet, and care for our households and loved ones. Yet we owe something to others, do we not? Something to God, in practical recognition of the fact that to Him directly or indirectly we owe all we have or possibly can have.

"But we cannot possibly pay what we owe to God personally."

True; but you can pay it through His agents, by which is meant your pastor, your church officials, your missionaries, in short, through every man or institution devoted to building up Christ's Kingdom and depending for support upon the contributions of Christians and benevolent people.

"How much do we owe?"

God says—one-tenth, the tithe. Surely He should know.

"Is this all we owe? Do we not owe everything to Him?"

Certainly, inasmuch as everything really belongs to Him. There is only so much money, so much property in the world. That which you now call yours belonged to some one else before it came to you, and it will belong to yet another when you leave it, but while in your possession you are accountable for its use. God does not ask that you pay it all back at once, or that you transfer it to others, but He does ask, and remember for your sake, and for your own good, for some constant, practical recognition of His ownership and your stewardship. Whether you accept the fact or not, you are His steward for the entire amount, and you, and not another, must render an account for all He lends you.

"But did not our Savior tell the rich young man to sell all he had and give to the poor?"

Yes; and God told Abraham to offer up his son Isaac as a burnt offering, but He did not let him do it. Suppose the young man had started in good faith to obey this command. Do you think the Savior would have permitted him to do it? Would he not have called him back and told him to regard his "great possessions" as talents to be used and accounted for to God, the real owner?

"Was not tithe paying a Mosaic and Jewish ritual law only, and hence abolished by Christ?"

No; no more than the law of the Sabbath. Abraham paid tithes hundreds of years before Moses was born. So did Jacob. So, it is fair to suppose, did all the patriarchs. So did the Phoenicians, the Egyptians, the Chaldeans and, in fact, all the nations and tribes of antiquity to their gods thousands of years before the Jews had an existence. No fact in ancient history is better established than this. In giving the law to Moses the first mention of the tithe is the simple statement, "The

tithe is the Lord's." Not shall be, but is, as it always had been, and it was at least twenty years after this before God directed that the Levites, his ministers, should be supported from it. It was still longer before the tithes mentioned in Deuteronomy, xiv., 22-29, were instituted. These were clearly national and ritual, and expired with the Jewish economy, but the law of the "Tithe Terumoth." God's Tithe, did not expire and never will.

"Did Christ commend the law of tithing?"

Emphatically, yes. He said to the Pharisees, referring to Judgment, Mercy and Faith: "These ought ye to have done and not to (referring to tithing) leave the other undone." Can you find in His teachings any stronger language than this regarding the observance of the law of the Sabbath? Can you find any so strong?

"Is there any reason why our Savior did not more strongly commend the law of the Sabbath as well as the law of the Tithe?"

So far as the records show, He never spoke of the Sabbath or the Tithe, except to the Pharisees and other Jews, who did not need teaching on either subject except in the line of reproof for their observance of the form rather than the spirit of both laws.

"Do you mean to say that I should expect greater temporal prosperity if I scrupulously devote one-tenth of my income to the upbuilding and spread of Christ's Kingdom in the earth and that the remaining nine-tenths will go further in the support of those dependent on me than if I should try to keep all for my own use?"

Yes. That is a plain question in plain English, and I mean just that.

"Can you explain the reason?"

No; or at least not fully, and there are many more of God's laws which no one can explain. Gravitation, for instance, or how vegetation grows, or how flowers are colored, or, to come nearer to the subject, I cannot explain why men and animals can do more and better work in one or five years working six days in the week and resting, doing nothing so far as work is concerned, every seventh day.

"Do not we and they need the rest?"

Certainly, but just now we are dealing with facts, not theories and reasons, and the facts are that it pays in temporal prosperity to observe the law of Tithes, just as it does to observe the law of the Sabbath. Can you explain why we need the seventh of time for rest? Why not the tenth or the sixth?

The seventh of time and the tenth of income, or "increase" as the Bible has it, belong to God in a special sense, and while we can work seven days in the week and keep it up for years, and we can keep tenths of all we make, we are poorer for it morally, physically and financially, all the same.

"Are there not strictly business reasons that will at least partially account for the increased temporal prosperity of those who tithe their income?"

Yes. And yet it is hard to separate common sense and strict busi-

ness matters and principles from God's laws; in fact, it cannot be done.

"Whatsoever a man soweth, that shall he also reap." Tithing the income leads to system—is, in fact, system itself—and the harvest or reward of system in business, or labor, or farming, or professional life, is prosperity.

Tithing our income is a practical recognition of God's real ownership of our substance, and his blessing naturally follows such recognition. It is a practical acknowledgment also of the claims of Christ and humanity upon us, and human nature is swift to respond to such evidence of sincerity by hearty words of encouragement and helping hands. But these are the results, not causes.

"Are there not other and deeper business reasons than these?"

"Yes. You believe a thing is right. In other words, you believe it to be your duty and have faith in it. By doing the thing itself you step into line of your faith and duty, and you are at once and consciously a stronger, better and more self-reliant man. Your mind and heart broaden. Instead of receiving, you give favors, and you begin to realize the wealth of meaning in the Savior's words, "It is more blessed to give than to receive."

"Do not the promises of rewards in the Bible for the payment of the tenth of income back to God refer solely to spiritual blessings?"

No. They refer very largely—I am tempted to say almost wholly—to temporal blessings. The third chapter of Malachi is perhaps the plainest in the Bible on this subject. Read it carefully and see if you can torture its meaning into promises of spiritual blessings only.

"You claim that the payment to God of one-tenth of our income always results in increased temporal and spiritual blessings. Suppose I concede the spiritual; are there no exceptions so far as temporal blessings are concerned?"

I do not believe there are any exceptions worthy of the name. I submit the following facts as evidence, which you would doubtless accept as conclusive on any other subject:

Since 1876, copies of this and similar pamphlets on the same subject have been circulated among many thousands of ministers and millions of laymen. In all were printed the following statement and question:

"My belief is that God blesses in temporal as well as in spiritual things those who honor Him by setting apart a stated portion of their income to His service. I have never known an exception. Have you?"

I now ask the same question of you. It is more than probable that among your acquaintances are some who make this the rule of their lives and that you know how their prosperity compares with that of other Christians in the same circumstances who have no such rule.

"Am I to infer that I may hope and expect to get rich if I practice this system?"

- Emphatically, no. All that is claimed is that you will be more prosperous in your temporal affairs than if you do not. Pay the tenth precisely for the same reason that you observe the Sabbath, i. e., because it

is God's law. You do not keep the Sabbath to get rich or to make money, neither should you pay the tenth for that purpose; yet you know you are better off in your temporal affairs for keeping the Sabbath, and nearly all who have ever tried it are uniform in their testimony that paying the Tithe brings God's blessings upon their temporal affairs; in short, they have found by experience that He keeps His promises.

But remember that paying the Tithe will not alter natural conditions. It will not make rich land out of poor, it will not bring city trade to a village, it will not produce quarrels or bring sickness to a community, thereby enriching such lawyers and physicians as have adopted the rule. It will not take the place of brains or ordinary common sense. Many other conditions might be mentioned which it will not change, because it has no connection with them. What I thoroughly believe is that you will be more prosperous if you follow this rule than if you do not; but be careful not to judge a whole life by a single year, nor to set up false standards of prosperity.

Now, right here, I want to emphasize the fact again that we are discussing only the temporal side of this subject, and I cheerfully admit the far greater importance of the spiritual blessings that flow from and follow honoring God with our substance.

"What would be the result were all Christians to devote one-tenth of their income to God?"

The results would be in two directions: First, upon Christians themselves. Second, upon the nonchristian world.

We should always remember that the law of tithing, like all of God's laws, was not instituted for His benefit nor primarily for the benefit of those to whom we give, but for our own benefit. In other words, to make us better and happier first, and then enable us by example, influence and money to make other people better and happier.

It is absolutely certain that rendering unto God the things that are God's, i. e., paying to Him the tenth of income, results in both spiritual and temporal benefits to those who do it.

As to the results upon the world, you, my intelligent reader, are as competent to investigate and form an opinion as anyone.

Take just one department of Christ's work as an illustration. Never in the history of the church until within the last twenty-five years, has the supply of men and women willing to go as missionaries equaled the demand. For ten or fifteen years past thousands of mentally and physically well equipped and thoroughly consecrated young men and women have offered themselves as missionaries but there was no money to send them. If all Christians gave the tenth of income to the Master's work, not only could these missionaries have been sent out, but also the other thousands who would offer themselves if there was any hope of being accepted. If this could be done, how long would it be until Christ's Gospel would penetrate, permeate and transform not only the entire pagan and heathen world, but our own land also? How long would it be until the millennium?

"When should I commence tithing my income?"

Now—today. Count what money you have on hand and put aside one-tenth of it. Add to this one-tenth of all you receive from day to day, week to week, or month to month and draw from this fund as you have calls for aid in behalf of Christian work.

"Do you recommend this as the best method?"

Yes, for most people; especially farmers, men and women on salaries, wage workers and all persons who are not accustomed to keeping accounts. Professional men, tradesmen and business men who keep a record of their income and expenses prefer, as a rule to open a "Tenth" or "Tithing Account," charging this account with one-tenth of their entire net income and crediting it with all sums paid out for Christian work.

"You speak of 'net income.' What constitutes my net income?"

If you are a farmer, it is all the money you receive for the products of your farm, the cash value of all your family consumes, and also the fair cash value of all you obtain by barter or exchange. From this gross amount it is fair to deduct, before tithing, all money paid for hired help and taxes on your farm; but not taxes on land which is held for speculation. You should deduct from the gross income the cost of farm and building repairs, and also a fair amount for the annual depreciation in the value of farm implements, tools, etc.

"Suppose my lands and stock increase in value?"

Take no account of it until you sell them, or a part of them; then tithe the increase of price you receive above the amount originally paid.

"Suppose I exchange the products of my farm for articles other than money?"

Estimate the cash value of what you receive and put aside one-tenth of it. If you do not have the money, make a "ticket" of one-tenth of the amount and place it where you keep your tithe. When you next have money to redeem the ticket, do so, and destroy it.

If you are a physician your net income is your entire income less your professional expenses, such as office rent, medicines, cost of keeping a horse, etc. If you care to take account of professional books and instruments, deduct from your gross income a fair amount for their depreciation in salable value each year.

If you are a lawyer, substantially the same rules apply as to a physician.

If you are a minister it is the total amount you receive less the same rule as above applied to books necessary for your studies; also traveling and other expenses connected with your parish duties.

If you are a merchant or a manufacturer or a banker, of course you keep accurate accounts. Your net income is the gross profits of your business less strictly business, but not family or personal expenses.

If you are a mechanic, or employe and wageworker in any capacity, whether by the day, month or year, your net income is your total income

less legitimate business expenses connected with your work, such as car fare, depreciation in value of tools, etc.

"Should I ever borrow from my tithe fund for personal or family use?"

I very strongly advise against it. Many instances have been reported of this kind, and invariably with bad results as regards temporal prosperity. Your faith may often be tried in this direction, but you can and should withstand the temptation. A somewhat parallel case would be to suppose that you had borrowed money from a banker, and, after paying the interest, should go to him and ask to borrow the interest back again. Remember, after you have put aside or agreed to pay the tenth, it is no longer yours. You are simply an agent for its wise bestowal.

"Is there not rather too much of 'business' in these arguments?"

You and I being laymen, our religion and our business are inseparably connected. We cannot separate them if we would. Our time is fully occupied with our business, and hence we must depend largely upon others to do our share of religious work for us. God has given others special talents for this work which he has denied to us. They can do it far better than we can. They devote their lives to it, and we should support them. If we do this loyally and to the extent of our ability and duty we have a personal share in the results of their labor. They are our partners in the Master's work. The books of final account are correctly kept, and we will receive due credit for all we do, whether personally or by proxy. Besides, the Bible is full of "business." It contains the finest and most practical business maxims and directions ever written, and they are meant for practical use by practical men.

"Suppose I am in debt. Should I not pay my debts before tithing my income?"

No. As well talk about not paying the interest on the money you borrow to use in business because you owe your grocer or other debts. Your Tithe is of all debts the most sacred. Under such a rule, all you would have to do to escape all obligations to give or pay anything would be to keep in debt. Besides, the universal experience of the very large number who have commenced tithing while in debt has been, that with the remaining nine-tenths they were able to pay their other debts more easily and promptly than if they had tried to keep the whole for that purpose.

"Should I tithe my capital?"

No. Whether your capital is in money, or property, or brains, or hands, or all these, it is that from which you produce income. Pay proportionately from your income only.

"Should I ever give or pay more than the one-tenth?"

Yes, when you can afford to do it without endangering your ability to produce a reasonable income. But "give" is not the right word to use until the tenth, God's Tithe, has been paid. "Be just before you are

generous." In other words, pay what you owe before "giving" anything. Giving or making free-will offerings cannot justly commence until the tenth has been paid.

"Suppose I am able to support my family only by close economy; should I pay one-tenth?"

Yes. And if for no other reason than because the remaining nine-tenths will go further.

"Strange logic that. Can it really be true?"

I believe it to be absolutely true, and the reasons are based on the personal testimony of thousands, who have tested it. Will you not try it and prove its truthfulness? Now, I admit that if you should do it for this purpose only, you would, or at least you ought to be, disappointed. But I take it for granted that you are a Christian, that you do want to honor God with your substance, that you do trust His promises, and that you want to do your duty. With these motives you will not be disappointed.

"Should not the rich give proportionately more than the poor?"

The obligation to pay the Tithe is binding upon the rich and poor alike, but the gifts after payment has been made, or, in other words, the free-will offerings of the rich and those in comfortable circumstances should be very much greater.

"To what objects should I devote the tenth of my income?"

The most comprehensive and, to me, satisfactory answer is that it can be properly applied to every cause which has for its object the upbuilding and advancement of Christ's Kingdom, commencing with the free strong and hearty support of your own church and pastor.

"What does the advancement of Christ's Kingdom include?"

In my opinion it includes anything you give without expectation or hope of repayment, or even partial pecuniary reward, for the purpose of making people purer, better and happier through faith in Christ and faith in you as an unselfish follower of Christ.

"Do I not get value received for my pew rents or for any subscriptions or payments I may make for the support of my church and pastor?"

Certainly you do, and in addition you thereby gain a personal interest in the salvation of every soul brought to Christ through their united efforts. The fact is that we get value received and very often more for all we do either in money or labor for good causes.

"Should I confine the payment of my tithe to my own church?"

No, unless your church has adopted the scriptural plan of church and missionary support by the tithe system, making itself the "storehouse" and bringing all the tithes into it and constituting its official board or boards, the agents for the wise bestowal of the tithes of the church membership not necessary for its own support. This plan which is in strict accordance with God's Word has in recent years been adopted by a number of Churches of different denominations with most excellent results. Should you have the opportunity I advise hearty co-operation in a return to this which is God's method of Church support. If no such

opportunity is open to you, use your own best wisdom and judgment in the bestowment of your tithe.

"Should I husband the tenth so as to be able to give largely to certain objects?"

As a rule, no, except possibly to the benevolent agencies of your own church or denomination. The heart needs to be kept warm by constant giving, and only a very few can be both constant and large givers; but as regards both the objects and the amounts of your gifts—"if any man lack wisdom let him ask of God."

"Suppose that for the present I am not quite decided to adopt tithing my income, but that I resolve to be more liberal. Will not that answer?"

Liberal in what? Paying only a portion of your debt? You owe the Tithe. Liberality does not commence until that has been paid.

"Suppose I give until I feel it?"

Possibly you have inherited or acquired a "close" disposition and would "feel" the giving of a nickel or a dime when you ought to give a dollar; or you might "feel" the giving of a dollar when you ought to give ten. Or on the other hand, you may have a naturally generous nature and, in order to "feel" it, would have to give, say, ten dollars when one, or two, or five would be nearer right. Feeling is not a safe guide. God's law of paying the tithe is a safe guide and it pays, literally and in every sense, to obey it.

"Should every one, and by this I mean to include those who are not professing Christians, pay the tenth, and if yes, have they, too, the right to expect the promised rewards?"

Yes; why not? A great many people who are not professing Christians keep the Sabbath, and are not only benefited thereby in every respect, but for that reason are brought nearer to God, and their reconciliation to Him and acceptance of the Savior are made more probable. The same results would naturally follow observing the law of the Tithe.

"In adopting the payment of the Tithe, is there not danger of my getting to be small and close in estimating and settling my financial accounts with my Heavenly Father; in short, of becoming like the Pharisees, who tithed mint, anise and cummin?"

No; not in practice, unless you depend, as they did, upon your good works for acceptance and salvation. I am convinced that it is perfectly safe to say that in ninety-nine cases in a hundred those who adopt the tenth do not stop there, but often give much more. Frequently they give two, three and even four times as much, as they increase in temporal prosperity. So far as I know they all pay the Tithe as what they owe, all above that being free-will offerings.

SPECIAL QUESTIONS.

"If I receive a gift of money or a legacy, should I devote the tenth of it to God and His work?"

Yes; the remainder then becomes capital from which you may spend for other purposes, make free-will offerings, or invest for the purpose of producing income.

"Suppose my income is derived from investments or from rented property, what is my net income?"

It is all you receive, less the cost of collecting, taxes and repairs.

"If I may deduct taxes paid on property rented to others, why not on my home?"

Because taxes paid on your home are family expenses, just as rent would be if you did not own your home. In the other case they are business expenses, the rented property being your source of income.

"In our gifts to different objects we are often in doubt as to what should or should not be charged to our Tithing or Tenth account. Can you give any general rule which will serve as a guide in these matters?"

The rule commonly followed is to charge to that account all money voluntarily given, and the fair cash value to you—not to the recipient—of all else given to the cause of the Master or where the object is to do good in His name and where you never expect the return of either principal or interest.

If you have not already done so, will you not at once resolve to begin paying what you owe? No matter what your income, nor from what source it comes. No matter how old you are, or how young. You receive something. Set aside one-tenth of it; try it for a year, anyway.

Do not think or say you cannot afford it. You can. You will not only have more money to spend for Christ, in doing good, but you will have at least as much, if not more, for your own use, if you do it. You cannot afford not to do it.

✓ "Sounds strange!" Possibly it does; but no stranger than that you can do more work in a year, working six days in a week, than if you work seven. Thousands, tens of thousands, have tried tithing their income—are trying it—and their testimony is uniform as to its benefits.

It pays! Pays in spiritual blessings; pays in temporal prosperity; pays in happiness; pays in embraced opportunities for usefulness and doing good; pays in a higher, deeper, broader, happier Christian experience; pays in every good sense.

"Don't know your exact income." You know approximately. You know what you have now; tithe that. Do it now! You know what you receive today—this week. Make the start. Take the first step. Light will come as you need it. You have your Father's promises; take Him at his word. They include temporal as well as spiritual blessings. Test them by saying "I will."

Will you not carefully read the following extracts from God's Word, and especially notice how much He makes of temporal prosperity as the reward of paying what we owe and giving to help others.

REWARDS OF GIVING.

"Blessed is he that considereth the poor; the Lord will deliver him in time of trouble. The Lord will preserve him and keep him alive; and he shall be blessed upon the earth; and thou wilt not deliver him unto the will of his enemies. The Lord will strengthen him on the bed of

languishing; thou wilt make his bed in his sickness."—Ps. 41, 1.

"Trust in the Lord and do good, so shalt thou dwell in the land, and verily thou shalt be fed."—Ps. 37, 3.

"Honor the Lord with thy substance and with the first fruits of all thine increase, so shall thy barns be filled with plenty and thy presses shall burst out with new wine."—Prov. 3; 9, 10.

"There is that scattereth and yet increaseth; there is that withholdeth more than is meet, but it tendeth to poverty. The liberal soul shall be made fat, and he that watereth shall be watered also himself."—Prov. 11; 24.

"And if thou draw out thy soul to the hungry, and satisfy the afflicted soul, then shall thy light rise in obscurity, and thy darkness be as the noon day; and the Lord shall guide thee continually, and satisfy thy soul in drought, and make fat thy bones; and thou shalt be like a watered garden, and like a spring of water whose waters fail not."—Is. 58; 10, 11.

"Bring ye all the tithes into the storehouse, that there may be meat in mine house; and prove me now herewith, saith the Lord of Hosts, if I will not open you the windows of heaven and pour you out a blessing that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground, neither shall your vine cast her fruit before her time in the field, saith the Lord of Hosts."—Mal. 3; 10, 11.

"Give and it shall be given unto you; good measure, pressed down, shaken together and running over shall men give into your bosom. For with the same measure you mete withal it shall be measured to you again."—Luke 6; 38.

"I have showed you all things, how that so laboring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, 'It is more blessed to give than to receive'."—Acts 20; 35.

"Every man, according as he purposeth in his heart, so let him give; not grudgingly or of necessity; for God loveth a cheerful giver. And God is able to make all grace (the word 'grace' here refers to temporal blessings) abound toward you; that ye, always having all sufficiency in all things, may abound to every good work."—II Cor. 9, 7.

PERSONAL EXPERIENCES.

The following testimonials are taken from thousands of similar import. They come from all over the United States, and are selected at random as far as locality and religious denominations are concerned. Almost no conflicting testimony worthy of the name has ever been received, though the question, "Have you ever known of any exception to the rule that God prospers in their temporal affairs those who honor Him by setting apart one-tenth of their income to His service?" has been asked of many millions of people during the last thirty-eight years. Could human evidence be stronger? Will you not make a practical test for yourself by adopting the rule?

"Can you send me 150 copies? My church started from nothing two and one-half years ago, and voted last evening to assume self-support November 1st and add \$500 to the pastor's salary, making it \$2,000. Our 180 members, not one wealthy, gave \$18.75 each for benevolence last year, and your tracts greatly aided in this grand result."

"Among our ministers and churches this subject is rapidly increasing in interest and occupying more and more the attention of the people. A number of our ministers practice it, and each of these is a center of influence. The same thing, I think, is true in the other denominations. It is very common now to hear one speak of 'my tithe.' Some very interesting instances of its adoption by young men have come to my notice."

"I know two families who testify to their much greater gratification in giving on this plan, having more to give and being blessed in their temporal affairs since adopting it."

"I tried the tithing plan for over a year, during which time I 'got ahead' more than I had the three previous years of my ministry."

"I distributed 'What We Owe' last year and it awakened much interest. Many said, 'I never appreciated the luxury of giving before.'"

"A firm of two brothers (Quakers) have been surprised by the effect of applying the tithe to their income."

"This subject used to be little thought of; at any rate but seldom spoken about. But now it is constantly made the subject of conversation and questions asked in regard to it at prayer meetings, etc."

"One of our members having decided on giving a tenth increased his subscription from \$10 to \$40. He says he never enjoyed prosperity as during the last two years."

"I began the tithing system when a freshman at Oberlin twelve years ago. I was poor, working my own way, and I found it a constant burden to decide what I ought to give, and a constant temptation to scrimp my beneficence. I decided that so long as I could, in justice to my creditors, I would lay aside a tenth for the Lord. From that day it has been a delight to give."

"I had a young man in my church the first year I came here who tithed his income, and has been greatly blessed in it. He is getting rich."

"I have been giving the tenth and more for nine years. Have been tried in years of failure and loss, but kept giving and am prosperous."

"I desire to say that through reading your tract No. 2 about 10 years ago I was led to begin giving one-tenth of my income. At that time I was in very straitened circumstances and very much in debt, but I have never wavered in giving since then, and have prospered greatly, both temporally and spiritually. My debts to others are all paid long ago, but my debt to the Lord continually increases."

"I have been, for the last twenty-five years, tithing my income, and have been greatly blessed in doing so, though I never connected my offerings with worldly prosperity until I read your pamphlet. Now I feel constrained to think the two things analogous. I have often wondered

in the last few years of business depression why it is I have not felt it, but on the contrary have been continually prosperous, and that, too, as a farmer."

"You ask for facts in regard to proportionate giving. I have only lately adopted the plan. It is wonderful how God blesses me in it. I have just learned from one of our young business men that he has been giving one-tenth for some time, and finds that he has been wonderfully prospered. He says it pays not 100 per cent, but 1,000. He is working for a salary and finds hundreds in the Lord's treasury, which he takes great pleasure in distributing to home and foreign missions and the support of the Gospel at home. Lately this young man and his wife have taken two orphans in Japan to support. He is our most liberal giver to church and Sunday school work."

"About two years ago I read your tract on 'Christian Giving—No. 2,' and since that time I have been paying a tenth of my salary to the Lord. I never was so blessed both temporally and spiritually as I have been during that time. I circulated fifty copies of the pamphlet among my churches two years ago, and am satisfied that many were blessed in reading it."

"About a year ago I received a pamphlet from you on 'What We Owe.' As I was a little in doubt as to my duty upon the subject it was studied very carefully. It did me much good and I was led to consecrate at least one-tenth to the Lord. As I look back over the time since the pamphlet was read it seems wonderful how the Lord has blessed me."

"I never knew a case where one-tenth was given that did not produce the most satisfactory results. I believe it to be about the surest way to prosperity that a man can possibly adopt in this world: it is just what the Scriptures call it, the 'scattering which increaseth,' while the opposite plan is the 'withholding more than is meet, but it tendeth to poverty.'"

"I was in doubt for a long time that I ought to give largely to benevolence while I was in debt. I began to doubt, however, after a hard and unsuccessful struggle to get out of debt, that I should ever succeed. At length I was persuaded that I was 'robbing God' to pay my creditors. My wife and I consulted over the matter and decided to give a tenth, which we have done, and God is prospering us beyond any previous experience."

"Some time ago I was receiving from a Christian gentleman in Philadelphia certain things needed in my church. He told me to make my own selection from the Lord's portion, and remarked that for thirty years he had been giving the one-tenth of his increase to the Lord. He commenced business on this principle, and during all the time he had been enabled to pay 100 cents on the dollar, and every year has had more and more to give back to Him from whom he received every good and perfect gift."

"I knew a merchant who gave 10 per cent of his income. His business prospered, and, better still, he became a Christian, and was one of the most devout, humble and spiritual-minded Christians I ever knew."

"I have practiced giving the tenth of my income to the Lord for years, and find that I give more money and give it more cheerfully, and I think more intelligently, than before. I have known several who adopted this rule and in every case it worked well. One man who gave a tenth and was greatly prospered (giving one year to my knowledge \$1,800) was broken up in business by a company with which he was connected; but I saw him in his adversity and he was the same happy Christian man as formerly. He labored to glorify God with his wealth when he had it, and when it took wings and flew away he did not mourn over it. The last I heard the Lord was blessing him again in temporal matters."

"My grandfather followed the plan you suggest, and his sons after him: coming in the third generation I followed in their teachings. I began about eighteen years ago, and, while I have been steadily prosperous, have never seen the year when there was not apparently some strong reason why I should not pay the tenth that year. The habit or plan has been the influence that carried me through. I know one Christian man who was the soul of generosity, until one year he overgave largely, and then balanced by undergiving for two or three years; the result, his gifts for ten years or longer have dwindled to a mere nothing. In this, as in other matters, the Lord knows what we need to make character that will in the long run and on the broad scale be most of a success in satisfaction to its possessor and usefulness to the world."

"In a former charge after preaching upon the subject of proportionate giving, I had a long talk with a member of my church who was then clerking in a store, receiving a very moderate salary and having a wife and three children to support. A few days after our conversation he said to me: 'I have concluded to give the "one-tenth".' Six months after this he said to me: 'I have never been able to save as much money in the same space of time as I have during the past six months, or since I adopted the one-tenth.' This occurred about four years ago. He is now carrying on, in his own name, a very prosperous business."

"I commenced the practice when in a condition of deep financial embarrassment, and the way brightens in that direction every step I take."

"My father lived by that rule and prospered. I have for eight years since leaving the seminary, and have prospered; the wealthiest man in my church and the community has lived by it."

"One brother in my charge made a written contract that he would give the Lord one-tenth of his annual income. He was poor then; he now gives hundreds of dollars annually."

"I have been personally acquainted with but two men who made it a rule to give unto the Lord the tenth of their increase, and they prospered exceedingly."

"During a recent pastorate in Baltimore City I was struck with the fact that the one business man in my church not seriously affected by the hard times was the solitary individual who gave proportionately."

"Mr. ——— told me that from the day of his conversion he commenced giving one-tenth to the cause of God, and during the following eleven years he gave more than he was worth when converted. God prospered him so that he was worth after eleven years of giving ten times more than before."

"I have an uncle who, when he decided to give systematically one-tenth of his income, was in straitened circumstances. For several years of late, giving as above, he has been greatly prospered spiritually and especially financially. He is now quite independent."

"In a former charge I had one member who gave a tenth of all to the Lord, and today is worth \$40,000. When I first became acquainted with him, twenty years ago, he was worth, perhaps, \$2,000. He is a farmer."

"One of the richest and most influential men of this state is a layman of the M. E. church, in ———. He has religiously adhered to the one-tenth plan and great prosperity and honor have been his. Numerous such instances have come to my knowledge in my ministry."

"Proportionate giving, as it has passed under my observation, has been in every instance attended with prosperity—I may say with double prosperity. The givers have prospered in worldly goods, and also in spiritual life."

"For many years, I have adopted the plan of giving one-tenth, never going below it, and in all these years have steadily prospered in worldly things. When my giving was irregular, small and spasmodic my temporal affairs were of the same character."

"I have one man in the bounds of my charge who gives systematically, and he is getting rich. He says he never saved any money until he adopted that plan, and would be afraid to abandon it now lest God should take away his property and give it to a more faithful steward."

"One man in my congregation has practiced this course. He was at one time very prosperous; then he almost failed in business, yet one-tenth of his gross income always found its way into benevolent enterprises; people were astonished at his tenacity; and now he is better off than ever. His offerings are increasing from year to year."

"I have been in the active work of a pastor thirty-seven years, and have been an observer of the results of Christian giving, and I have never known one case where a Christian faithfully and uniformly gave conscientiously and proportionately who was not highly prospered in his temporal affairs. These are the very men God can trust with earthly goods."

HISTORIC TESTIMONY TO THE TITHE AS A UNIVERSAL LAW—A LAW OF THE RACE.

The sacred historian Grotius says that from the most ancient ages a tenth has been regarded as the portion due to God, and that the evidences of this fact are to be found in both Greek and Latin histories. "Now, since this proportion of one in ten," says Collyer, "is certainly

indifferent in itself, as one in seven or one in eight, it is reasonable to suppose that the custom of paying tithes, so general among different and distant nations must have had some divine direction for it, and that it was derived from Adam to Noah and from him to his posterity until by the dispersion of Babel it spread over all the world."

Selden, in his "History of Tithes," states that the Arabians by law required every merchant to offer a tenth of his frankincense to the priests for their God; that the Phœnicians, following likely the example of Abraham, devoted a tenth of their spoils of war to holy uses; that it was a custom in Italy to pay and vow tithes to their deities until the latter time of the Empire; that the German Saxons, who mainly peopled England, sacrificed a tenth of all captives to Neptune; and that Cicero once exclaimed: "No man ever vowed Hercules a tenth in hope of increasing his wit."

The Carthagenians, a Phœnician colony, brought this custom from Tyre, to which city they sent their tithes regularly by one clothed in purple and priestly robes. But becoming rich, they neglected for a time to send a tithe of their profits, until their misfortune led them to repent and to send it as before. Didymus, a learned grammarian of Alexandria, says it was a Grecian custom to consecrate the tenth of their increase to the gods. Xenophon, with his captains, after their expedition into Asia, consecrated the tithe of their gains to Apollo and Diana, built a temple to the goddess and supported the worship with tithes.

Crœsus induced Cyrus to publish among his soldiers when they had captured Sardis, that the tithe of the city must be given to Jupiter, whereupon the victorious troops did not touch a single thing.

Pliny says that the Ethiopians paid tithes of cinnamon to their gods and it was unlawful for their merchants to buy or sell any of their goods until their priests had taken out the tenth for their god. The Pelasgi, being punished with a barren year for the neglect of this duty, removed the judgment by vowing the tenth of their profits to the gods. Lucullus, the richest Roman of history, taking account of his large estate, vowed all the tithes to the gods. In the language of the learned Montacutius, "instances are mentioned in history of some nations who did not offer sacrifices; but in the annals of all times none are found who did not pay tithes." (See Miller's "Law of the Tithe," from which most of these quotations are taken.)

Iranæus, the disciple of that Polycarp who was the friend of the Apostle John, says: "We ought to offer to God the first fruits of His creatures. As Moses says: 'Thou shalt not appear before the Lord empty. Christ came not to diminish but to increase our obligations'."

Cyprian, the leader of the Church in the third century, who was a man of wealth and at his baptism devoted a large part of his fortune to the poor, says: "Now, we do not even give tithes of our patrimony, and when God commands us to sell, we purchase and amass."

Chrysostom, "the golden mouthed" orator and perhaps the greatest preacher of the Gospel since the Apostle Paul, says: "O what a shame!

that what was no great matter among the Jews should be pretended to be such among Christians! If there was danger then in omitting tithes, think how great must be the danger now!"

Ambrose, the saintly bishop of the fourth century, who, though a rich and noble Roman, at the outset of his ministry devoted his whole fortune to the Church, says: "The Lord commands our tithes to be paid every year. He has given you nine parts, but He has reserved the tenth for Himself; and if you give not the tenth part to Him, He will take from you the nine parts. Whosoever is not willing to give those tithes to God which he has kept back, fears not God and knows not what true repentance and confession means."

Augustine, the greatest uninspired theologian in all the ages of the Church and whose views of Scripture are largely accepted by nearly three-fourths of Christendom, says: "Tithes ought to be paid from whatever may be your occupation, whether war, merchandise or some handicraft. Tithes are required as a debt. He who would procure either pardon or reward, let him pay tithes and out of the nine parts give alms. God who has given us the whole has thought it meet to ask the tenth from us, not for His benefit, but for our own."

The Council of Neville, A. D. 590, understood the sin of Cain, in making an offering to the Lord, to consist in his withholding in a faithless covetous spirit, a portion of the tithe.

This idea that Cain's sin was in the quantity rather than the quality of his offering is warranted by the Septuagint translation of Gen. 4:7—"If thou hast offered aright but has not divided right, hast thou not sinned?" and by Paul's allusion to the same (Heb. 11:4) when he calls Abel's offering "a larger," literally in the Greek, "a fuller sacrifice."

The following Councils of the early Church all proclaimed to Christians the obligation of paying tithes, resting the duty not on the authority of ecclesiastical law but on the sure basis of the Word of God: Ancyra, A. D. 314; Gangra, A. D. 324; Orleans, A. D. 511; Tours, A. D. 567; Toledo, A. D. 663; Rouen, A. D. 650; Fimli, A. D. 791; London, A. D. 1425.

The practice of tithing was introduced into England by King Offa at the end of the eighth century, and in the time of King Ethelwolf, the middle of the ninth century, had been made general all over England, where it has ever since continued to be the law of the land and the chief revenue of the church.

HOW TO SUCCEED.

Only two men are necessary to work a revolution in the finances of any church; one a live pastor who believes in tithing; the other a live layman who will furnish the financial backing to purchase the necessary tithing literature. This in a church of 100 families will cost less than \$20.00, and for a larger or smaller church in the same proportion.

Preaching an annual sermon on tithing does little good; not much, if any better, results follow the distribution of a single pamphlet advocating tithing. To become intelligent tithers people must be educated. Listening to a half-hour sermon, or reading a sixteen page pamphlet once or twice a year is not sufficient.

Education in anything to be of value must be continuous. No long period must intervene between lessons. Lectures and study must be combined and each must supplement the other.

Now to get down to business. The pamphlets combined in "Tithing and Its Results"* are the grain of many winnowings; the wheat of many years' experience. They combine arguments and facts, chiefly the latter. The later pamphlets are almost wholly devoted to facts showing the result of tithing. Facts, results, experiences, are what you care for. Your mental questions are, "How does it work?" "For whose benefit was tithing instituted?" "Does tithing pay the tither?" "Is there beneficent law back of tithing?" If the answer is "Yes," your next question is: "Can you prove it?"

In all the pamphlets published by the writer an emphatic "Yes" is the answer, and he tries to prove it, not nearly so much by arguments as by facts. By the actual experience of tithers.

Now if you are really interested in tithing and want to have it adopted by any large proportion of the membership in your church and, as a perfectly natural result, to see your church lifted up and out into the sunshine of financial prosperity, you can do it and rejoice in the doing. Remember also that the results will be permanent. All human movements require renewal at least once a year. Enlistments in the army of tithers are nearly always for life.

If the literature published by the writer is used, I advise that it be circulated with not more than an interval of two weeks between distributions, as follows:

1st, No. 13—"Thanksgiving Ann" and "The Deacon's Tenth" are bound together.

2nd, No. 2—"What We Owe and How to Pay It."

3rd, No. 1—"What We Owe and Why We Owe It."

4th, No. 9—"What We Owe and Objections to Paying It."

5th, No. 10—"Christian Service for Laymen."

6th, No. 11—"What We Owe and Results of Teaching It."

7th, No. 12—"Does Tithing Pay?"

8th, No. 16—"Talks With Money."

No. 14, "Wesley Chapel Tithing Experience" and No. 7, "What We Owe and the Results of Paying It" have especial reference to the "Storehouse" system of tithing.

*See last page.

After Thirty-eight Years

The substance of the preceding pages of this pamphlet was first published about the year 1878. This is written in 1916.

In all I have ever written on Tithing I have tried to make prominent just two facts, both of which, while not denied, are practically ignored in nearly every publication I have ever read on the subject. First:

The Law of the Tithe Was Enacted for the Benefit of the Tither.

The benefit to others is secondary. Tithing is not a Mosaic law; it is a law of the race, and God never enacted any law for the race whether spiritual, moral, mental, physical, chemical, agricultural, in short, any race law whatever that was not primarily for the benefit of the individual man, woman or child who obeyed it. We have no right to suppose that the law of the tithe is the one single exception to this rule in all God's universe.

The other and second fact that I have tried to prove during all these years is that

The Tithe Is a Financial, a Property Law, and That It Pays Financially to Obey It.

Such a fact as this can only be proved by testimony. Testimony can only be obtained by asking questions. It is chiefly to obtaining and publishing information on this one point that, aside from the care, time and thought incident to a strenuous business life, I have devoted all the time I could spare for more than forty years.

All normal men, women and even children of thinking age are intuitively conscious that they are indebted to some higher power than themselves for all the material comforts and blessings of life. They are also conscious that verbal expressions of gratitude are not enough. They feel that they owe to this higher power, something definite, something tangible, something that can be measured, weighed or counted. Whenever and wherever this ages long and universal sense of obligation has found practical expression, the one common thought and practice, not only among Christians and Jews, but with those people whom we are accustomed to call Heathen and Pagans, has always been that the proportion to be paid from their gains is the tithe—the one-tenth.

Now, candidly, can you think of any argument in favor of the tithe as a law of the human race as strong as this one fact?

The tithe is a financial, a property law. Hence it is not only reasonable—it is logical to find that all the rewards for obeying the law of the tithe that are mentioned in the Bible are financial. Translated into modern English the "prove me now herewith" of Malichi 3, 10, would read: "Tithing pays; prove it by trying it."

IMPORTANT NOTICE

These pamphlets are not and never have been published for personal profit.

 Money must accompany all orders.

LITERATURE ON THE SUBJECT OF TITHING PUBLISHED BY THE WRITER

Price per 100

No. 1—"What We Owe and Why We Owe It".....	\$1.50
No. 2—"What We Owe and How to Pay It".....	1.75
No. 3—"Thanksgiving Ann" (Published in No. 13 only)	
No. 4—"The Pew to the Pulpit" published only in "Tithing and Its Results"	
No. 5—"The Deacon's Tenth" (Published in No. 13 only)	
No. 7—"What We Owe and the Results of Paying It".....	1.75
No. 8—"Tithing Reminiscences" Published only in "Tithing and Its Results."	
No. 9—"What We Owe and Objections to Paying It," and "What Those Who Have Tried Tithing Say About It"...	1.50
No. 10—"Christian Service for Laymen".....	1.50
No. 11—"What We Owe and Results of Teaching It"	1.75
No. 12—"Does Tithing Pay?" and "What We Owe and the Law Back of It".....	1.50
No. 13—No. 3, "Thanksgiving Ann," and No. 5, "The Deacon's Tenth," bound together.....	1.50
No. 14—"Wesley Chapel Tithing Experience".....	.50
No. 15—"Letters to Editors"	1.75
No. 16—"Talks With Money"	1.50
No. 17—"God's Twin Laws"	1.75

All the above pamphlets except No. 13 are now bound together in one volume of about 200 pages, entitled "Tithing and Its Results." Price, 25 cents; \$20.00 per hundred in lots of 25 and over.

The prices given above include prepaid postage or express

Can you find better use for a portion of your Tithe money than by the purchase and circulation of Tithing literature?

(Pledges for the "Tithers' Union" Free.)

Address: THE LAYMAN COMPANY, 143 N. Wabash Ave.
CHICAGO

The Pew to The Pulpit

TO THE PASTOR:—

This is not a "lecture," so please do not throw it into the waste basket, at least until you have read it, unless you are satisfied with the present financial condition of your Church.

By way of excuse for thus addressing you, I will briefly state some circumstances in my own experience.

I commenced giving, or rather paying, one-tenth of my income to religious, benevolent and charitable objects, I think, in 1870. Had not before that time been very prosperous in business. Within a year or two I noticed a decided change in my business success, and this continued until 1876. I could not but see a very marked connection between my tithe and my business prosperity. True, both my capital and business were small, and I did not give more than one-tenth, and indeed, did not exceed that proportion for more than ten years.

About 1875 I commenced making personal inquiries regarding the comparative temporal prosperity of others who practiced this rule, and the testimony was so uniform that in 1876 I decided to publish a little tract on the subject, embodying my views. With the tract I sent out a circular to ministers asking for information, especially requesting that if any exceptions were known to that temporal prosperity always follows the consecration of a proportion of income to God, that the exceptions might be noted, the facts fully given. This circular and tract went to the ministers of four or five of the largest evangelical denominations in the country. Thousands of replies were received but no exception worthy the name.

Since 1876 I have received, I have little idea how many, but certainly thousands of letters giving cheerful, and in many cases enthusiastic testimony to the literalness of God's promise: "Honor the Lord with thy substance, so shall thy barns be filled with plenty." I have published a limited number of these, and had I kept them could

have easily filled a large volume. They would not differ, however, in any important particular from those published in pamphlet No. 2, "What We Owe and How to Pay It."

Now that this rather lengthy introduction is over I come to what I wish to say to you as a minister, and first, it is due to you to say that if we laymen did our duty in the matter of giving as faithfully as do the ministry, there would be no need of any special work in this line. Many of you give too much, more than you ought to, while the great majority of us give far too little. I do not mean that you do too much work, as that is in the line of your duty and the means by which you support your families, I mean in money, either given direct or in payment of expenses which should be borne by others.

On the other hand, we laymen do not mean to be as wanting in benevolence as you no doubt often think we are. Our hearts are often nearer right than our heads and hands. We do love our common Master and do desire the spread of His kingdom much more than our actions, and more particularly our gifts would often indicate, but are we wholly to blame? Have you done your whole duty to us and by us? Naturally and rightly we look upon you as our teachers and depend upon you for needed instruction. Candidly is your teaching always plain, to the point, and within our comprehension?

You tell us that we "owe everything to the Lord." We admit it, but do you intelligently instruct us as to the times, amounts and methods of payment?

You tell us that when we made a profession of faith in Christ we agreed to "consecrate our time, our talents and our property to his service," but you also tell us that "He that careth not for his own household is worse than an infidel." Now, with most of us it takes very much of the largest part of our time, talents and income to support our families and those naturally dependent upon us.

You exhort us to "give until we feel it" when, as you know, many of us "feel" the giving of a nickel as much as others, who have no more wealth, feel the giving of one dollar or five dollars.

You tell us to "bring all the tithes into the store house," but do not explain to us what tithing means; indeed, judging by the teaching of very many we might safely infer that you meant everything we have, and yet we know that this is not true.

You tell us to "lay by as God has prospered us," and yet give us no light or rule as to the proportion we should lay by.

You tell us that the whole Church gives less than, say \$5.00 per member to this or that or to all of its benevolent enterprises. Some of us think that if we have given \$5.00 we have given more than our

share. You talk about what a "penny a day" to this or that cause would do, and when we have the same argument applied to a dozen or two causes, which we know to be worthy, we naturally get bewildered and discouraged.

You tell us that the New Testament rule is to "lay by weekly as God has prospered us," when, as you know, those of us who are farmers, during more than half the year have no regular weekly income from which we can lay by, and those of us who are merchants or manufacturers often know that we are losing money for from three to sometimes six months in the year.

While on this subject will you not now, or when you have finished this article, turn to and read 1st Cor. 16th chap., vs. 1 and 2, and also the 9th chap. of 2d Cor. Note the language, "Upon the first day of the week let each one of you lay by him in store as he may prosper," and then Paul gives the reason for making this request, "That no collections be made when I come." (I quote from the revised version.) Now, ask yourself the question, can you believe that Paul meant, or that God meant, in thus giving some directions in regard to raising money for a free-will offering from the churches of Asia Minor for some poor people down at Jerusalem, to set aside and abrogate the law of the Tithe which He had made thousands of years before, which Christ had sanctioned, and which was then in full force?

You tell us that "all we have belongs to God." That "The earth is the Lord's and the fullness thereof." "The gold and the silver are His," &c. To many of us the inference is that if it belongs to Him we ought to return it to Him, and yet we know you do not mean to teach us this.

You hold up to us the example of "the poor widow who cast in her two mites, all her living," and yet we do not believe you mean to teach us that we should literally do the same, no matter what our living or possessions or income may be. If she was a working woman, which is more than probable, she doubtless earned more than she cast into the treasury before many hours. Was not the object of the Master, in calling attention to that incident, more to rebuke ostentatious giving than as an example for all ages?

Now, I admit that these questions are not equally applicable to all ministers, nor am I speaking for many of your hearers, but I am speaking for a very large proportion of them, much larger than you imagine and more especially of young Christians.

Conversions, as you know, are usually among young people and if the pocket is not converted at the same time with the heart, or very soon after, the task grows harder each year until as middle life is

approached, it is next to impossible. The consciences of young Christians are tender, their impulses warm and generous. Get them started right in the matter of paying from principle, and in no other way can you do them so much good spiritually, or so effectually prevent that great sin of the age, covetousness, from getting a lodgment in their minds and hearts.

Now, let me ask you a personal question. What part of your work as a minister is the hardest? What is it that you most shrink from, and at which you almost, and often do, rebel? Is it preaching? I need no answer. Is it pastoral visitation? I know it is not. Is it visiting the sick? Again, I know it is not. Is it not the raising of money? Don't you often feel that you lower the standard of your sacred office by having to go around from house to house and from man to man, selecting such times and places as you think will find them in the best humor, and even then, often almost begging them for money to carry on the Master's work? Now, suppose this work were stripped of all its unpleasant, and I had almost said degrading, features, what a joy your calling would be. With how much more confidence and eloquence you could urge and advise your own boy and the bright boy of your neighbor to enter the ministry. I believe it ought to be, can be, and will be done, but in only one way.

Suppose all your members, young and old, rich and poor, should adopt tithing as a rule of life, how different and how easy it would be to raise money for any good object. You would need only to explain to them, either in person or publicly, the needs of any worthy object, and if it commended itself to their good judgment, they would cheerfully contribute what they could afford. There would be no appeals or "begging" about it. The Lord's share would be a trust fund from which each would pay as duty demanded. Every member of your church would willingly listen to your statements regarding the needs of the different branches of Church work and then gladly do what they could.

This is no fancy picture, it is literally true, and I know whereof I am speaking. It is true now of thousands and tens of thousands who have adopted this principle and practice; and the possibility of its realization and universal practice in the near future lies almost wholly with the ministry. True, you may not live to see it, but your successors will if you commence laying the foundation now in the hearts and minds and lives of young Christians. Do not spend much time on us older ones. Most of us are past hope in this regard, unless the practice and example of our pastors and younger Christians should shame us into better methods.

Now, if you are not already doing so, will you not at once com-

mence to teach not so much giving as paying, to your people? If you are teaching it, will you not get down to the a, b, c part of it and stay there, at least until we all learn the alphabet. The fact is, very few of us have ever gotten further than that in this part of our Christian education. Make it your business to teach us that God means exactly and literally what he says in the promises "He that honoreth me I will honor," "Honor the Lord with thy substance, so shall thy barns be filled with plenty." Teach us that we should "Lay by as God has prospered us," *when* he prospers us. That if we are farmers this means when we sell the products of our farms, no matter when that may be, and that we are safe in commencing now on the basis of last year's prosperity, believing that the Lord of the Harvest will not fail us. Teach those of us who are merchants and manufacturers to give as we think God is prospering us this year, charging such gifts to tithing account, and closing the account when we take our annual or semi-annual inventory, by crediting it with one-tenth of our year's income. Teach those of us who work on a salary, yourself included, to lay aside one-tenth of our income for the Lord's work, as we receive it.

Teach those of us who are lawyers and physicians to lay aside our proportion of income as our bills are paid. In short, teach us all to lay aside *proportionately* "in store as God has prospered us," *when and where we know what the measure of prosperity is*, and then give from that store, weekly, or daily, as God sends the calls.

Teach us that if we all did this the Lord's treasury would always be full. That at least five times and probably ten times as many missionaries could be sent to destitute home and foreign fields as now are, and that the world could and would soon be led to a belief in, and the acceptance of Christ as the Saviour of all.

Teach us that this is true stewardship; teach us that in this way we practically take our Heavenly Father into partnership with us in our labor and business enterprises.

Teach us that all of us are creditors or stewards of the Almighty, and as a practical recognition of his ownership of us and all that we possess, he asks of us a definite proportion of our income which we are to spend for him and in his service.

Teach us that the obligation rests upon rich and poor alike. Do not waste your time on side issues, teaching that the rich ought to pay more than the poor. Your converts will be almost wholly among those who are starting in life, and by-and-by, when God makes them stewards for larger amounts you can talk to them about the duty and pleasure of making free-will offerings.

Teach those of us who are poor or in debt and think we cannot afford it, that in reality *we cannot afford not to do it*, that the ex-

perience as given by the many thousands who have tried it is uniformly that *the nine-tenths goes farther than the whole*, and that the conscientious adoption of this practice, from proper motives, almost invariably marks a new era in temporal prosperity.

Teach us definitely what proportion we should lay aside. Study the subject yourself in its details and be able intelligently to answer questions from those in different occupations who cannot at first understand all the details. Encourage questions and the spread of practical information on the subject. Teach us that in this way we do practical work for the Master as we can do in no other way.

Teach us that from the day we resolve to devote one-tenth of our income to the Lord's work we are working directly and practically for Him. One-tenth of every day, one-tenth of every hour, ten cents of every dollar, one dollar of every ten, ten dollars of every hundred we earn, is his in a special sense.

Teach us that going to church or prayer-meeting or even praying in public is not working for the Master. That while teaching in Sunday School is work for him, yet that is only for one or two hours out of one hundred and sixty-eight in a week.

Teach us that we can do good work for Christ and probably our very best work by proxy. That you are better preachers than most of us would be, that foreign and home missionaries now in the field and trained for their work are doubtless doing better work than we could in their place.

Teach us that we just as truly help to build churches in destitute places if we help pay for the buildings as if we personally laid the bricks and drove the nails. Make it plain to us that if we support you, you will do our home preaching for us, and that if we support home and foreign missionaries they will do that work for us better than we could do it ourselves. Explain to us also that hundreds and thousands of consecrated, highly gifted and qualified men and women are ready and eager to go out into this and other lands to preach the Gospel, if we will only guarantee them and their families a very modest support.

Teach us that in this way have a personal interest in the salvation of every soul brought to Christ through your efforts or the preaching and teaching of missionaries in any and every land where we contribute to their support, and that by this method we, in a practical way, every day and every hour, stand side by side and shoulder to shoulder with you and every other special worker for the Master all over the earth.

Teach us that we cannot do this in any other possible manner, that our prayers for the spread of the Master's Kingdom are not worth the breath spent in uttering them, unless accompanied, preceded, or

followed by all we can *do* to build up His Kingdom, and that what we can *do* is practically confined to what we contribute to others for doing that work for us.

Teach us that our consecration is not measured by our prayers, nor by our talents, nor by the amount of our gifts, but by our *willingness to help*. We would probably make poor preachers and poor missionaries, but if we are faithful farmers, clerks, merchants or laborers of any kind, and are diligent in our occupation, no matter what it may be, we can help to procure and pay for the services of the very best preachers and missionaries, to whom God has furnished special talents for this work, and can have a practical share in their success in winning souls for Christ.

Now, a final word. We may not admit it, but about nine-tenths of the objections we laymen have to laying aside one-tenth of our income for the Lord's work, are comprised in a single sentence—we *think* we cannot afford it.


Teach us very plainly and confidently that we *can*, and I mean in dollars and cents. Overcome this one objection and get us started from conscientious motives in the line of our duty and the backsliders will be few indeed. Giving will be a real pleasure to us, and we will, as never before, feel the joy and dignity of stewardship, and of the handling, bestowing and doing good with trust funds. We will realize, and it will be a wonderful pleasure, that we are literally, every day and every hour, working with and for the Master.

Yours very truly,

LAYMAN.

143]N. Wabash]Ave., Chicago.

IMPORTANT NOTICE

These pamphlets are not and never have been published for personal profit.
 Money must accompany all orders.

LITERATURE ON THE SUBJECT OF TITHING PUBLISHED BY THE WRITER

Price per 100

No. 1—"What We Owe and Why We Owe It".....	\$1.50
No. 2—"What We Owe and How to Pay It".....	1.75
No. 3—"Thanksgiving Ann" (Published in No. 13 only)	
No. 4—"The Pew to the Pulpit" published only in "Tithing and Its Results"	
No. 5—"The Deacon's Tenth" (Published in No. 13 only)	
No. 7—"What We Owe and the Results of Paying It".....	1.75
No. 8—"Tithing Reminiscences" Published only in "Tithing and Its Results."	
No. 9—"What We Owe and Objections to Paying It," and "What Those Who Have Tried Tithing Say About It"...	1.50
No. 10—"Christian Service for Laymen".....	1.50
No. 11—"What We Owe and Results of Teaching It"	1.75
No. 12—"Does Tithing Pay?" and "What We Owe and the Law Back of It"	1.50
No. 13—No. 3, "Thanksgiving Ann," and No. 5, "The Deacon's Tenth," bound together.....	1.50
No. 14—"Wesley Chapel Tithing Experience".....	.50
No. 15—"Letters to Editors"	1.75
No. 16—"Talks With Money"	1.50
No. 17—"God's Twin Laws"	1.75

All the above pamphlets except No. 13 are now bound together in one volume of about 200 pages, entitled "Tithing and Its Results." Price, 25 cents; \$20.00 per hundred in lots of 25 and over.

The prices given above include prepaid postage or express

Can you find better use for a portion of your Tithe money than by the purchase and circulation of Tithing literature?

(Pledges for the "Tithers' Union" Free.)

Address: THE LAYMAN COMPANY, 143 N. Wabash Ave.
CHICAGO







What We Owe, and the Results of Paying It.

Revised Edition, 1912



Nothing succeeds like success. Nothing is so valuable as experience. Nothing is so convincing as personal testimony. One fact is of more importance than a dozen theories and the world is too busy for arguments.

No man ever lived, does not live now, and never will live, who really loves what he does not care for and do for to the extent of his ability. For nine-tenths of us Christians, Church members rather, I should say, to claim that we really love Christ and His cause, doing as little as we do for Christ and His cause, sounds to the world like hollow mockery. If the world sneers, at our professions, does it not have a right to sneer? We sing with gusto:

Were the whole realm of Nature mine,
That were a present far too small;
Love so amazing, so, divine,
Demands my life, my soul, my all,"

and then give an average of less than two dollars a year to the cause nearest Christ's heart—Home and Foreign Missions. To God's conditions, "Bring ye all the Tithes into the Store House" (the modern Christian Church is the only store house we know anything about), "and prove me now herewith if I will not pour you out a blessing until there shall not be room enough to receive it," we reply in practice, "Pour out your blessings and after we have satisfied all our wants, real and fancied, and have provided for the future by filling our store houses and barns, we will contribute an occasional nickel or dime or dollar, or possibly ten dollars, for thy work in the world if we happen to be present in thy house when the offering is taken."

Is this picture overdrawn? Every well posted reader knows that it is not. In fact, it is underdrawn. Of course, there are exceptions, many of them, thank God, but I am speaking of and speaking to the average Christian. I mean to the average church member. Figures may lie, but in this case they don't. Take out one-tenth of the givers to Home and Foreign Missions in all

Evangelical Churches, and the average for the remainder would not be 50 cents a year. It would not be four cents a month.

Is it any wonder that we almost hate to hear Missions mentioned? As long as human nature remains what it is now, could it be otherwise? Could we love even our wives and children if we contributed to their support as little in proportion to their needs, and as seldom, as we do to Christ's Church and the causes He has left in our care? Would we not soon grow to hate them?

Is there, can there be, any real love without sacrifice? I use that word only that I may protest against it. Labor and giving for what we love and to those we love is not a sacrifice. It is the greatest, sweetest and most lasting pleasure in life, and like everything else in life it grows by what it feeds on.

I confess to the feeling of sadness every time I witness young people making a public profession of faith in Christ and joining the Church.

I cannot help asking myself, will their high hopes and resolves to lead lives of service and usefulness be realized, or will they sink to the level of the great majority of us professing Christians, and become little more than Church driftwood, not to be distinguished from non-professors by what they do, except by Church attendance, and otherwise only by a few things they don't do?

Would payments of Tithes to God change all this?

Certainly it would. No man can pay Tithes from a correct sense of duty without consciously taking God into partnership in everything by which he makes his living. God furnishes all the capital any of us have, be it hands, brains, strength, skill, or inherited money or property. Money earned is the result of the use of any or all of these. If we pay Tithes to God, we are conscious that one-tenth of every minute, of every hour, of every day, is spent in His service as practically, and as a rule, far more usefully than if we were preaching. We can hire far better preachers, teachers and missionaries than we are. When it comes to credits and rewards, we are safe in trusting our Heavenly Father's bookkeeping and payments.

A very large proportion of the literature on this subject very naturally makes those of us who really believe in the Tithe, sick at heart. If the Divine Tithe is not a debt, it is not worth talking about. We have nothing to do with the other so-called Tithes mentioned in the Bible. They occupied about the same relation to the Jewish economy that our taxes and Thanksgiving and Fourth of July expenses do to us.

They were never God's Tithes, and he never claimed them,

but the original Tithe, the "Tithe Terumoth," the Tithe of which He said "The Tithe is the Lord's" was recognized as belonging either to Him or to substitute gods and objects of worship by practically, so far as knows, the entire human race, hundreds, perhaps thousands of years before either Abraham or Moses was born. It was His in the beginning, it is His now, and ever shall be His. We can rob Him of it by refusing to pay it, but that does not abrogate the debt nor absolve us from the penalty of non-payment.

Is anyone, can anyone, minister or layman, be satisfied with present church and missionary financial conditions? Is there any fair hope or prospect of change for the better under present methods? Can you think of any human method that has not been tried? Have they not all proved to be practical failures? Has God's method of Tithes ever failed? Has it ever worked hardship to any man or woman who has adopted it? Are those who obey this command less prosperous financially than their fellow church members? Do they love their church less? Are they less faithful in attendance on church services and prayer meetings? Do they love missions less? Are they less spiritual? Do they grow selfish and covetous? Every reader knows that to ask these questions is to answer them.

A few words to ministers: Do not make the mistake of judging our usefulness as Christians by your standard. To a large extent at least you and the world rightly judge of your success by the number of people you can induce to come to church and prayer meeting and to become church members. You go to church to work; to supply spiritual food to your hearers. We go to receive spiritual food, but the object of food is to support life and furnish strength for labor. Food not followed by labor produces inertia and laziness. It makes of us stagnant ponds, not living streams.

Unless you can induce us to become giving Christians rather than idle Christians—if any such deserve the name—your labor is practically in vain, and our professions are also vain.

It is not the amounts we give that count, but that we all give and give proportionately to our income. Neither should the emphasis be placed upon the needs of different objects to which our gifts are appropriated. Your business is or should be to emphasize our need to give for our own good. Always remember that the purpose of the tithe is not to raise money, but to make character. Probably you, certainly your predecessors for generations have tried to have us do our duty by appeals to our emotions, or at least to something else than to the fact that one-tenth of our income is a sacred debt to God, and that

temporal and spiritual blessings follow paying this debt. Under ordinary circumstances all other methods of financing and building up Christ's kingdom have either failed or have had such limited success as to be the reproach and shame of Christendom.

If you could induce even a majority of your members to contribute one-tenth of their income to the Master's work it would relieve you of many unpleasant and at least semi-degrading duties. It would bring joy to you and your people. It would make week-day as well as Sunday Christians of your membership. It would make of your Church a beacon light in the community and in the world. More than all, it would place the Church in her proper place and where she belongs in the scheme of the world's betterment and redemption, and thus bring honor to the Master in a practical way.

Up to this point these statements, arguments and conclusions are my own. Probably they will have little weight or influence with the reader, whether lay or clerical, and you will soon forget them. But you will not forget the testimonies herewith published.

What you care to know is not what I or anyone else thinks, but how it works. What are the results of bringing all the Tithes into twentieth century storehouses under twentieth century conditions?

If you are satisfied with the present condition of your church and denominational finances, I have nothing to say. The experience of churches that have tried God's method of church finance will interest you only as current news. If you are not satisfied you know there is a permanent cure. If you are not willing to take God's medicine you have the option of continuing to live at the present poor dying rate. Yours is the choice between joyful, vigorous, enthusiastic church and denominational life, and present inertia and stagnation.

NOTE

Enough testimonials have been received in answer to the questions on the following page to more than quadruple the number published. Those giving figures and statistics, however, are of such sameness in tenor and results that to publish more would make monotonous reading.

In No. 10, "Christian Service for Laymen," the results in 21 churches are tabulated and analysed. In the first edition of this pamphlet many of these reports were given in full. In this edition most of them are omitted for the reason above given.

QUESTIONING CHURCHES

During the year 1911 I sent circulars to a large number of pastors and officers of churches of whom I had heard that they had officially adopted Tithing as a part of their system of Church and missionary support. With these circulars were sent cards containing the following questions:

- Name of Church
Total Membership
Tithers Non-tithers
Average contributions tithers during.....years for Home Church support
Average contributions Non-tithers during.....years for Home Church support
Average contributions tithers during.....years for other causes
Average contributions Non-tithers during.....years for other causes
Number of Men tithers.....Women.....Children.....
Number of tithers in business or professions.....
Number of tithers wage earners or on salaries.....
Number of tithers without regular income.....
1. What is the average wealth of tithers compared with non-tithers?
2. How does the average present financial prosperity of tithers compare with that of non-tithers?
3. How does the present financial prosperity of tithers compare with their own before commencing to tithe?
4. How does the spiritual life and Christian activity of tithers compare with that of non-tithers?

In the accompanying letter I stated that the answers were desired for publication. At that time I expected to publish the name and town or city of each church. The nature of some of the questions regarding the financial wealth and prosperity of tithers and non-tithers was such that many pastors hesitated to answer, fearing that the publicity might do harm. Hence the names and addresses of pastors and churches are omitted.

I have also deemed it wise to omit all reference to denominations.

CHURCH AND INDIVIDUAL EXPERIENCES

Six Years of Tithe Covenant Plan.

"Total membership, 702; tithers, 90; non-tithers, 612; average contributions of tithers to all purposes, \$55.50 each; of non-tithers, \$8.82; men tithers, 40; women, 37; children, 13; in business or professions, 30; wage earners or on salaries, 50; without regular income, 10. The Tithe Covenant plan has been practiced in this church for about 6 years. Five or six years ago the total receipts of the church were about \$7,000, and now from \$12,000 to \$14,000. All without the usual Fair and Supper methods. The tithers are paying in about half the treasury funds. We have no rich people in the church, wealth and income pretty well distributed. All our tithers seem to be prospering financially and are usually enthusiastic in church work."

Of 18 Tithers, 13 Without Regular Income.

"Total membership, 75; tithers, 18; non-tithers, 57. Contributions of tithers last year to church support, \$6.00 each; non-tithers, \$4.50 each. To other causes, tithers, \$3.50 each; non-tithers, \$0.37 each. Men tithers, 5; women, 6; children, 7. Two of our tithers are farmers, 3 wage earners and 13 without regular income. The Tithe Covenant plan in operation only one year. It is a success as you can see. One of our largest tithers says he lives as easy and comfortably as before and that his spiritual blessings are far greater than ever before. The Christian activity of the tithers is far ahead. The tithers did practically all the work of the church last year."

Tithers Better Off Than Non-Tithers.

"Total membership, 145; number of tithers, 15; non-tithers, 130. Men tithers, 8; women, 7; wage earners or on salaries, 8; without regular income, 7. Total contributions of 15 tithers to all purposes last year, \$648.50; \$43.23 each. Total contributions of 130 non-tithers to all purposes same time, \$650.00; \$5.00 each. Ours is a Mission Church. Have just started to get people interested in tithing. Every one in the church is dependent on his daily labor for his daily bread. In present prosperity the tithers seem to be a little better off than those who do not tithe. They also seem to be more prosperous than before they commenced to tithe. They are also the most active church workers."

The Tithers More Prosperous Than The Non-Tithers

"I cannot answer your questions regarding this church with any degree of accuracy as there are only two or three tithers that I know. Based on past experience in other churches, I can say that tithing certainly pays from a financial standpoint, all other things being equal. The tither is more prosperous than the non-tither. Tithing tends to increase the income or at least to conserve the resources of the one who tithes. Also the spiritual life of the tither is much better than that of the non-tither and his activity is greater.

Pastor and Wife the Only Tithers.

"Total membership, 218. Tithers, 2; non-tithers, 216. The contributions of the 2 tithers for one year to home church support was \$26.00, \$13.00 each; of the non-tithers, \$3.70 each. To missionary and other causes the tithers gave \$9.00 each; the non-tithers about \$1.00 each."

The writer adds: "The pastor and his wife are the only tithers."

Tithers Testify to Increased Prosperity.

"Total membership, 270; tithers, 20; non-tithers, 250. Average contributions of tithers one year to church support, \$15.00; non-tithers, \$6.00; to other causes, tithers, \$6.00; non-tithers, \$2.00. Men tithers, 6; women, 8; children, 6; in business or professions, 4; wage earners or on salaries, 4; without regular income, 12."

The pastor writes: "The average wealth of tithers compared with non-tithers was somewhat lower as a rule in my former charge. Much lower here. On the charge recently left, I think the tithers were considerably better off in prosperity than the non-tithers. Without exception in my experience, tithers testify to increased prosperity. By far a greater proportion of tithers are more aggressive workers along spiritual lines than non-tithers."

People Bringing Tithes Into the Store House.

"Total membership, 129; tithers, 52; non-tithers, 77.

"The Chalmers Memorial A. R. P. Church, Charlotte, N. C., was organized two and one-half years ago with 12 charter members. In this brief time we have grown to 127, built a splendid church building worth about \$20,000 as it stands today. There is an indebtedness of \$6,500 on the building, but this will be liquidated without embarrassment. Our people are from the great middle class, depending entirely on their wages. We attribute whatever success we may have had to the Tithe System. Our people are bringing the tithes into the store house and God has poured out His blessing. I am sorry I cannot give more definite information as regards statistics."

An Interesting Letter.

Such letters as the following are of more than usual interest. It was written by the treasurer of a church which adopted the Tithe Covenant plan some 12 years ago.

"I learn that our pastor, Dr. has furnished you the statistics regarding our tithing experience. I want, however, to say that our church is enjoying an extraordinary prosperity, both temporal and spiritual, unquestionably the outgrowth of tithing. Our people, the tithers, have learned to look almost exclusively on the spiritual side of the tithe. The results are more marked than on the temporal side, but that is not saying, that in every instance, without exception, the tithers have prospered financially, and we believe with all our hearts the promise in Malachi and think we only honor God in so doing.

"Our observation inclines us to think that many churches lose their blessing by not having the tithe spirit, the consecration of material things to the Lord that brings such happiness. We have a great church. The people are happy and peaceful, living in absolute harmony. No individual or individuals running the church, but everybody doing their part in joy and gladness."

Tithers More Prosperous Than Non-Tithers.

"Total membership, 50; tithers, 6; non-tithers, 44; men tithers, 1; women, 2; children, 3. Tithers in business or professions, 2; without regular income, 4.

"In this and my former charges, the tithers as a rule have been people of moderate means. All have prospered financially and spiritually. In my experience, tithers, without exception, have been more prosperous than non-tithers. Also they themselves have prospered better than before they began to tithe. Good revivals have followed the organization of tithing bands. The tithers increase in church activity and in spiritual power while those who refuse lose spiritual interest and power."

The writer adds: "A lady at.....had a struggle to feed and clothe herself and two boys. Thinking she was not able to pay, the stewards did not call on her for anything. She began to bake bread for a livelihood and began tithing at the same time. Calls for bread increased and her income became larger. The first year she brought into the church \$30.00 and frequently testified that she had never been so well clothed and fed in her life.

"A grain dealer in.....County who had had an up and down financial experience, once losing his business entirely, began tithing and thereafter prospered. His tithe the second year was more than \$60.00 more than the first year."

Tithers Acknowledge Increased Prosperity.

"Total membership, 300; tithers, 10; non-tithers, 290; during the last year the 10 tithers contributed to home church support an average of \$50.00 each; non-tithers, \$3.00. Tithers to other causes, \$10.00; non-tithers, \$1.00; men tithers, 5; women, 5; in business or professions, 5; wage earners or on salaries, 3; without regular income, 2. All the tithers acknowledge increased prosperity. We never have any trouble whatever with our tithers, they are always devout and loyal."

A Striking Comparison.

"The average wealth of tithers compared with non-tithers is not one-half. The average present prosperity of tithers is a good deal above that of non-tithers. Their own prosperity is very much better than before they commenced to tithe. Their spiritual life and activity could not be otherwise than much better."

Hardly Any Change in Activity.

"Total membership, 300; tithers, 60; non-tithers, 240. Average annual contributions of tithers during two years for home church support, \$25.00; non-tithers, \$5.00; to other causes tithers, \$5.00; non-tithers, \$1.00. Men tithers, 20; women, 35; children, 5; in business or professions, 3; wage earners or on salaries, 31; without regular income, 26.

"The average wealth of tithers and non-tithers is about the same. There seems to be little difference in their present prosperity except that several of the tithers who work for salary have received increase in wages since tithing. As to comparative Christian activity I am disappointed, there is hardly any change. We have the 50 per cent basis in the church, that is we use half the tithe here at home and send one-half away for various benevolent enterprises of the church."

Christian Activity in Advance.

The pastor writes: "Our total membership is 215. We have a number of tithers but no organized band, so I am unable to answer your questions. While the present financial prosperity of our tithers compares very favorably with the non-tithers, yet they are not of the wealthiest of our membership. Their own testimony is that their prosperity is better than before they adopted tithing. Their Christian activity is very markedly in advance of the non-tithers."

Much Better Than Average Showing for Non-Tithers.

"Total membership, 270; tithers, 40; non-tithers, 230; average annual contributions of tithers for 10 years toward home church support, \$20.00; non-tithers during the same time, \$8.00; to other causes the average annual contribution of tithers during the ten years was \$6.00; non-tithers, \$1.00; men tithers, 12; women, 25; children, 3; in business or professions, 5; wage earners or on salaries, 25; without regular income, 10."

Evidently a Good Many Tithers.

"I have been pastor here four years. When I came, June, 1907, the Society was \$2,000 in debt and \$500.00 back in current expenses. We have paid all standing obligations, purchased a lot for a new church paying \$2,325 cash, given about \$2,500 each year to Missions and benevolences, and are now building a new church to cost \$30,000. Our membership has grown from 150 to 370, Sunday school and prayer meeting correspondingly. We have a good number of fine young people. Have preached by request on tithing to the two other stronger churches in our place. Most of our best members financially are tithers. We have the Tithe Covenant plan, bringing our tenth into the local church, 40 per cent of which goes into general expenses and 60 per cent is disbursed by a committee elected by the whole body of tithers to such causes as they agree upon."

Hindered by Others.

"Total membership, 350; tithers, 70; non-tithers, 280; average contributions of tithers during 1910-1911 to home church support, \$17.43; non-tithers, \$7.04; to other causes, tithers, \$17.43; non-tithers, \$8.0; men tithers, 25; women, 39; children, 6; in business or professions, 7; wage earners or on salaries, 27; without regular income, 36. The average wealth of the tithers is, I think, a little greater than the non-tithers. My experience reaches over only one conference year. It is the opinion of Mr., one of our oldest members, that the tithers are all financially prosperous. The Christian activity compares very favorably, yet we have others who are of the same spirit as the tithers and would be in the Covenant if they were not hindered by others."

One Tither Besides the Pastor and Family.

"Your request for testimonials for 'What we owe and the results of paying it,' reached me this morning.

"The church, of which I am pastor, has not adopted the Tithe Covenant Plan, much to my regret, so I am unable to send the testimonials you request.

"Will say this, however, one young farmer, with wife and one child, living on a rented farm and who began to tithe last year, and who was the only tither in the church aside from the pastor's family, paid more towards the current expenses and benevolences than any other member of the church, many of whom are wealthy men. This one brother has been prospered spiritually and financially."

Pastor Only Six Months.

"Total membership, 67; tithers, 12; non-tithers, 55; average of tithers for 4 years to home church support, \$50.00; non-tithers, \$5.00. To other causes same period, tithers, \$10.00; non-tithers, \$2.00; men

tithers, 4; women, 8; in business or professions, 3; on salary, 1; without regular income, 8.

"I have been pastor only six months and cannot be sure of answers to your other questions."

69 Tithers Pay More Than 913 Non-Tithers.

"Our church has 982 members, 69 tithers. Tithers pay \$30.00 per week on pastor's salary and current expenses. Tithers pay more for the regular benevolences than all the rest of the church. This church pays from six to eight thousand dollars per year for benevolences.

"Several of our strongest men, financially and spiritually, tithe. We have men who have gotten rich while tithing. It has been demonstrated in this church that it pays the individual to tithe both from a financial and spiritual consideration."

Don't Know Anything But Tithing in Korea.

"At one of our meetings of Synod, Dr. Underwood of Korea, said to me after he heard my report, 'It seems strange to hear one in the United States pleading for tithing; we don't know anything else in Korea. The people bring their tithes on Saturday afternoon and their offerings on the Lord's Day. It is easier to inculcate tithing in foreign lands because they take the Bible simply and wholly as their rule of life.'"

Some Interesting Comparisons and Results.

"Total membership, 520; tithers, 36; non-tithers, 484; average contributions of tithers two years for home church support, \$50.00; non-tithers, \$16.50; to other causes same period, tithers, \$24.44; non-tithers, \$6.25; men tithers, 10; women, 14; children, 12; in business or professions, 7; wage earners or on salary, 9; without regular income, 23. Some of these 23 have income from property; perhaps 20 of our tithers have a regular income. There is little difference between both the average wealth and present prosperity of tithers and non-tithers. Most of the latter, however, are more prosperous than before they commenced tithing. Also their Christian activity is greater than that of those who do not tithe.

"This church has had a remarkable financial record in the last two years. The last two years before the Tithe Covenant was instituted the figures were as follows: Pastor's salary, \$2,800; current expenses, \$3,148; benevolences, \$2,410; improvements, \$600; total, \$8,958. For two years of tithing: Pastor's salary, \$3,200; current expenses, \$3,785; benevolences, \$5,199; improvements, \$4,150; total, \$16,334.

"Then tithing has had another effect. There are some tenth givers who are not in the Covenant, while the liberality of many has been greatly stimulated by the tithing crusade."

Evidently Something Needs to Be Done.

"We have no tithers here. Something needs to be done in the matter of educating the church. I preached to about 60 people last night. The pastor received just \$0.50 for my week's work. Yes, I think the tithing system would improve the proposition."

60 Give More Than 495.

"Our Tithing Band has not been organized but about eight months, hence cannot give you much of the information desired. Out of a membership of 555, about 60 have signed the Covenant. These 60 are giving a little more than all the rest. Among them are some of our best earners. They greatly enjoy it and it proves a spiritual blessing. Cannot tell yet as to prosperity, but some of the young people think the 9/10 go as far as the 10/10 did under the old plan."

Don't Understand It at All.

Total membership, 76; tithers, 11; non-tithers, 65; average contributions of tithers to home church support for 6 months, each, \$12.00; non-tithers, \$2.50; men tithers, 4; women, 7.

"Tithing has not yet been tried out in this church. When present pastorate began six months ago, the subject had never been mentioned. The increase toward self-support has been \$300.00 to \$700.00.

"In my first pastorate less than 100 members by adopting tithe and systematic giving, made increase in two years from \$250.00 for all purposes to \$1,100; and from practically nothing for missions and benevolences to \$424.

"A member (name given but not for publication) when told that tithe paying, among other blessings, brought financial prosperity, said, 'I don't believe the Lord will move the company to raise my salary; but perhaps He will make a loaf of bread go farther than it does now. I will try it, anyway.' With a family of two children, working on rather small salary, he and his wife had gotten in debt and did not seem able to get out. Prayerfully they entered into the Tithe Covenant, and each month when the salary check was received, the tenth part was taken out and put in the Lord's treasury. His salary was not raised, but in a few months the debt began to be reduced and soon disappeared. I said to him one day: 'How are you getting along with your tithing?' With a puzzled look on his face he said, 'I don't understand it at all. I do not get any more salary, but we live more comfortably, and I never had so much money in my life.' Partnership with God had made him wise in expenditure."

Tithing Saved a Church Among Farmers.

"I will give you the history of my last pastorate. Our member-

ship is mostly made up of farmers, many of them renters. A few years ago they thought very seriously of dropping this point. They had a revival, and we followed by organizing a tithing band and bringing the tenth into the storehouse.

"Results: June and July, 190915 Tithers brought in \$ 54.77
 Aug., 1909, to June, 191026 Tithers brought in 1,034.52
 July, 191032 Tithers brought in 67.01
 Aug.-Sept., 191037 Tithers brought in 135.69
 Oct., 191040 Tithers brought in 152.02
 Nov.-Dec., 1910, and Jan.,
 191142 Tithers brought in 303.97
 Feb., 191143 Tithers brought in 160.39
 March, Apr. and May, 1911.44 Tithers brought in 153.73
 Total, 24 months\$2,067.10"

\$24.98 Profit for Every Dollar Used.

November 24, 1907, we celebrated our first anniversary by adding 7 members to our Tithing League, which now numbers 51 members. We have as our enrollment 30 men, 14 married women, and 7 young ladies. Each member of the league is a working man or woman. No capitalists, all wage earners. Our official board has spent \$45.00 in our tithing work during the year, gaining 45 members and \$1,124.46. For every dollar that has been used in the tithe covenant work the Lord gave us in return \$24.98 profit. 45 times \$1.00 equals \$45.00, which gained 45 tithers. 45 tithers "Prove me," Mal. 3:10, equals \$1,124.46. In justice to our non-tithing members we add that of this increase \$843 was paid by 42 tithers and \$281 by the non-tithers. \$20.00 vs. \$1.78 per capita. Is not this a profitable investment?

Tithers Give to Missions 1400 per cent More Than Non-Tithers.

From the Christian Steward: It was Missionary Day in a small country circuit in Ontario, Canada. The total amount subscribed for Home and Foreign Missions, by sixty-two contributors, was \$243.00. Of this amount, five tithers gave \$135.00, whilst the other fifty-seven contributors gave \$108.00; the tithers averaging \$27.00 per member, and the non-tithers \$1.90. In other words, the tithers, who were men in only moderate circumstances, gave 1,400 per cent more than those who had not adopted the Scriptural principle of the Tithe. It is also worthy of special note that these five tithers and their families, out of a total membership of two hundred on the circuit, pay nearly one-fourth of the \$800.00 raised on the charge for the Minister's salary. It is almost universally the case that those who give the most to Missions are also the largest contributors to all the local funds of the Church.

Paragraphs from Pastors in Kansas.

"Fourteen tithers under the Covenant, about one-fourth of our membership at Mayfield, in two months gave nearly twice as much as the previous average for the entire membership. The tithers themselves are the most pleased with it."

"The Tithe Covenant Plan is giving great satisfaction in our church. The Lord's treasury is being replenished, the tithers are receiving great spiritual blessings, and the whole church is feeling the energizing touch of the Holy Spirit."

"Last month the Tithe Covenant brought over $5\frac{1}{2}$ times as much into the regular church treasury as would have done by the subscription plan. And this was just half of it—the same amount went into the benevolent fund."

"Our 55 Tithers have paid into the church treasury since November 20, 1910, two or three times as much as the 440 members who are not tithers. The system seems to have solved our financial problem."

A Newspaper Report.

The Indianapolis News in its report of the North Indiana M. E. Church Conference says: "In one Indiana Church, tithing has grown so rapidly that when its pastor read the reports of his Church finances before the Conference, it fairly startled the other ministers less fortunate in their pastorates. The report of this Church made such an impression that the other ministers declared they were going back to their churches to preach the glory of tithing. Bishop Warren, who presided, stated that he had never heard the report of this little church duplicated in world-wide Methodism."

Less Than Five Minutes to Finances in Six Years.

"Wesley Chapel, Cincinnati, under the Tithe Covenant, paid to Missions in one year more than the other fourteen Methodist churches in the city. Its pastor did not have to devote five minutes to the consideration of finances during the six years of his pastorate. His time could be wholly given to the spiritual work of the church."

An Inspiring Record.

"In the Riverside Church, California, 150 signed the Tithe Covenant. Conversions to the number of 300 followed. Fourteen men consecrated themselves to the ministry; two women to the work of deaconess; and seven persons offered themselves to be missionaries."

A Seven Years List of Tithing.

The "Tithe Covenant Plan" demonstrated in East Avenue Tabernacle, Charlotte, N. C.:

	Cong. Exp.	Tithers	Members	Mission Offerings
1903	\$1,576.96	1	75	\$125.00
1904	2,397.15	1	125	144.00
1905	2,605.30	4	175	150.00
1906	3,314.86	28	225	200.00
1907	3,617.08	51	300	257.00
1908	4,212.33	65	425	502.81
1909	6,761.83	89	475	1,030.94
1910	6,290.01	65	300	1,207.96

Entire congregation work six days every week, have no wealthy members. The "Tithe Covenant" plan adopted by the congregation in spring of 1906.

Estimate per capita of Tithers from 1906 through 1910 has been 75 per cent for Tithers vs. 25 per cent Non-Tithers in all congregational expenses, and the Missionary Department has been 85 per cent in favor of the Tithers vs. 15 per cent Non-Tithers.

P. S.—I have made church finances a close study for seven years, secured many different devices for raising money, but am free to say that I have not seen, read, or practiced any method that surpasses "The Tithe Covenant Plan" for all church work. The advantage of this plan is, that it works where others fail, withstands financial depression, bestows spiritual blessings on those who tithe, and has proven a success from Abraham down to the present day (the Tithe of course as a basis).

Yours for "It Pays to Tithe,"

F. R. CATES, Treasurer.

From a Church in Hamilton, Canada.

"Membership, 673; tithers, 73; non-tithers, 600; 73 tithers gave to Missions in one year, \$1,602.00; average for each \$21.90. 600 non-tithers gave \$948; average for each \$1.56."

From Another Church in Hamilton, Canada.

"Membership, 500; tithers, 35; non-tithers, 465; 35 tithers gave to Missions, \$275.00; average for each \$7.85. 265 non-tithers gave \$362.60; average for each 78 cents.

Letter from a Pastor in Brazil.

"Your kind letter was received, also the pamphlets on the tithe. I thank you so much for them. I am translating them and will have them published in our leading evangelical paper. And perhaps I will have them published in pamphlet form also, for I am very much interested in this subject because I think it is the solution of our saving Brazil for Christ.

“Let me tell you the experience we had in our Presbytery. At midnight on the 31st of December, 1909, during the meeting of Minas Presbytery, I preached a sermon on the tithe. The Presbytery caught the spirit and decided to send a member to preach the tithe in every Church in the Presbytery. The result was marvelous. The number of conversions almost doubled. The contributions for missions more than doubled. In 1909 they were \$500.00 and in 1910 they were \$1,115.00, and this year after 9 months work they have already gone to \$1,500.00. Thus in two years the contributions have trebled. In my own church I have several tithers who can testify to the results of bringing the tithes into the storehouse. Just this month we have seen it. There is a school teacher who began work in March at \$50.00 a month. Last month her wages were raised to \$60.00, with a promise of \$75.00 in January.

“I pray God’s richest blessings upon you and your work, and ask your prayers for my work among the idolatrous Brazilians.”

Yours in the Master’s Service,

Alva Hardie, Descalvado,

E. de S. Paulo, Brazil,

October 12, 1911.

100 Tithers in a Friend’s Church.

“There is less backsliding in our church since 100 of our members became tithers. We never resort to questionable methods of money raising now and we always have money in the treasury to meet all our needs.

“In our church those having the most wealth are the tithers. In almost every case their financial prosperity is greater than that of the non-tithers. The same is true of their own prosperity as compared with what it was before adopting tithing. Their spiritual life and activity is also superior every time to that of the non-tithers.”

From the Christian Steward, Toronto, Canada, Issue of July, 1909.

Fact No. 1.

“The missionary contributions of a certain Methodist church in Manitoba in which more than half of the members tithe averaged for year ending June, 1906, over \$37.00 per family.”

Fact No. 2.

“A farmer in Ontario, whose missionary contribution the year before he began tithing was \$3.00, gave \$55.00 during the first year under the tithing method. For the four following years his average annual subscription for missions was \$67.50.”

Fact No. 3.

"There is a Methodist church in Ontario with a membership of about 300, less than one-third of whom tithe their incomes whose missionary contributions have averaged \$5.00 per member for nearly a quarter of a century. The average for missions from the tithers during that period has been at least \$15.00 per member per annum."

Fact No. 4.

"A church in Toronto, composed largely of wage-earners, contributed for missions for the year ending June 1st, 1907, the sum of \$820. The tithers, representing 34 members, averaged \$8.84 per member; the non-tithers, representing 516 members, averaged less than \$1.00."

Fact No. 5.

"The tithers in a church in the city of Hamilton, with a congregation in very moderate circumstances, averaged for missions a few years ago \$7.85. In another church in the same city the tithers reached the high average of \$22.00 for missions."

Fact No. 6.

"Two years ago a country circuit, with 97 members, raised \$950 for missions, an average of \$9.50 per member. Of this amount 30 tithers contributed over \$600, an average of more than \$20.00 per member."

Results of Tithing in Wesley Chapel, Cincinnati.

"The contributions of Wesley Chapel to missions alone in 1895 were \$576; in 1901 the amount rose to \$1,060. She paid into the Missionary Society as much as all the other ten downtown churches and \$13 over. And yet the total income for one year from this people, none of whom were rich, and perhaps six of whom were able to own their own homes, while the rank and file were wage earners, casual workers, or dependent poor, amounted to more than \$9,000. The tithe book shows that last year, out of 769 members and probationers, only 162 were tithing; and of these 12 were children, 105 women, and 45 men. It is interesting to note here that the average income of every man, woman and child in the United States is estimated at \$300; the average tithe therefore would be \$30. The treasurer's book at Wesley Chapel shows that the average amount paid by each tither there in 1901 was \$31.29.* If all the 769 members had been tithing at the same rate the total income would have been \$24,062; or enough to pay their present current expenses, and support the entire associated charities of Cincinnati, and to keep an army of 180 Bible readers in the field in India, China, and Japan. What a factor in the civic and religious life of the city would such a church become! And what a missionary factor at home and abroad!"

*The average for the 21 tabulated churches on page 6 of Christian Service for Laymen is \$43.06.

Report from a Church in Canada.

Church Membership, 315.

Total amount raised for Home and Foreign Missions, exclusive of plate collections, Sabbath School and Epworth League contributions	\$ 864.00
Paid by tithers representing 45 church members.....	612.00
Paid by non-tithers representing 270 church members.....	252.00
Average per member for tithers.....	13.60
Average per member for non-tithers.....	.93

Another Voice from Canada.

Church Membership over 300.

Total amount raised for all purposes, including missionary contributions	\$3,480.50
Paid by tithers (36 contributors).....	1,912.79
Paid by non-tithers (154 contributors).....	1,567.71
Average by tithers.....	53.13
Average by non-tithers.....	10.18

Yet One More Report from Canada.

Church Membership, 600.

"Contributed for Missions, exclusive of plate collections, Epworth League and Sunday School contributions, as follows, for year ending June, 1905:

Total amount	\$1,010.00
Paid by tithers (54 church members).....	588.50
Paid by non-tithers (546 members).....	421.50
Average for tithers.....	10.90
Average for non-tithers.....	.77

"The above figures show that the tithers gave to Missions an average of about 1,400 per cent more than the non-tithers."

From a Large but Not Rich Church in Chicago.

From 23 tithers there were 312 envelopes received during the year, containing \$1,612.50, or a fraction over \$31 each Sunday. Some of the envelopes are given by children and contain five cents each Sunday; if they are absent one or more Sundays, the five cents for each Sunday absent is given in their next envelope.

One tither earning twenty-five dollars a week gave five dollars every alternate Sunday, and at the end of the year sent a special thanksgiving of thirty-five dollars. The half of the amount contributed is given for the maintenance of our own congregation and the other half to the poor, the sick and the missionary agencies of the General Assembly.

Another of our tithers gave five dollars a month. After leaving the city it was some six months before circumstances were so definitely fixed as to allow joining another church; before doing so thirty dollars was sent for the time during which they were moving about from place to place.

Brief Personal Testimonials.

The pastor of a Friends Church sends the following brief experiences from some of the tithing members of his church. There are 400 members, of whom 100 are tithers:

"The truth of the teaching about tithing came to me like a second conversion, and I am very happy in its observance."

"I have strictly observed the practice of tithing for 24 years, and would not give it up under any consideration."

"Soon after beginning to tithe my wages were increased more than the amount of my tithe."

"We find great peace in our home because we have begun to obey God in this particular, our health has been better, we have had constant employment, and we are encouraged to mind the Lord in all His Commandments."

"Being systematic in bookkeeping with the Lord has made us more careful and thrifty in all our business."

"I saw God's command in Mal. 3:10. I accepted His challenge. He has opened the windows of heaven in abundant blessing."

"Just a word of appreciation. Four years ago I received a pamphlet from you entitled 'What We Owe and How to Pay It.' I was then a student at Princeton Seminary. Since then I have tithed. I want to thank you for pointing out to me a means of untold happiness. I am now preaching that principle to my people, and many of them are now tithing. May God continue to add his blessing to your work."

This Pastor Gave Special Permission to Publish His Name.

Total membership 181. Tithers 23, includes 7 husbands and their wives and also 9 other women. Non-tithers 158. Average contribution tithers during 2 years for Home Church Support \$18.46. Average contribution non-tithers during 2 years for Home Church Support \$9.10. Average contributions tithers during 2 years for other causes \$10.40. Average contributions non-tithers 2 years for other causes \$3.64. Number of men tithers 7, women 16. Number of tithers in business or professions 5. Number of tithers wage earners or on salaries 7. Number of tithers without regular income, 11.

"This was a young church, six years of age, when the present pastor came, aid receiving. Adopting the Lord's plan of finance officially, in two months paid floating debt of \$400. Became self-supporting in a year and added \$100 to pastor's support and in two years paid a mortgage debt of \$3,000. First year contributions to foreign missions increased 125 per cent, other benevolences proportionately. Adopted envelope system for offering in Sunday School by which means there has been an increase of 33 per cent."

"The average wealth of tithers and non-tithers is very nearly equal, also their financial prosperity."

"The business men report unprecedented prosperity since they began tithing."

"Tithers are the spiritual backbone of the church at Sabbath Services, Bible School, Prayer Meetings and any and all activities."

Collingswood, N. J.

W. W. CASSELBERRY, Pastor.

To the Membership of the First Baptist Church, Dublin, Ga.:

As treasurer of the church, having in charge the funds of the Tithe Covenant, I beg leave to submit the following statements relative to the tithe fund since the organization of the covenant.

We started the covenant in the month of June, 1907, after an address on tithing by Hon. Jule Felton. There were at first only a few members of the covenant. The number kept growing. In December last the pastor preached on tithing, and during our Bible Conference in January, Judge U. V. Whipple spoke on the subject. The membership increased considerably, and has reached eighty-five (85) members.

Of this membership twenty-nine (29) are men and young men, forty-four (44) ladies and young ladies, and twelve (12) are under age.

Since the covenant was started in June, 1907, the total amount given by the tithers up to the first of July, 1908, is \$4,439.43.

During this same period, the amount given by the remaining members of the church (numbering about 515) was \$3,020.96. Of this sum \$2,459.79 was for current expenses and \$561.17 was for different objects of benevolence to which our church contributes.

From these figures we see that the average amount given per member by the tithers was \$52.23, and the average amount given by those who were not tithers was \$5.86. The tithers averaged nearly ten times as much per member as the non-tithers.

The members of the covenant are representative, and I believe in a year's time we could do marvelous things if we all paid God His part. May God speed the day.

Fraternally yours,

Dublin, Ga., July 15, 1908.

J. B. DONALDSON, Treasurer.

LATER RETURNS.

Pamphlet No. 10, "Christian Service for Laymen," was published the latter part of 1911. At that date reports had been received from about 70 churches. Of these only 21 were sufficiently definite to admit of careful tabulation.

This new edition of No. 7, "What We Owe and the Results of Paying It," goes to press about May 1st, 1912. Up to date about 150 churches have reported.

Including the 21, the records of which are tabulated and analysed in pamphlet No. 10, 54 churches which have adopted tithing as a part of their financial system, have made full reports. Careful examination shows that if all were tabulated and analysed, the results would be just about the same, so that nothing would be gained by publishing a larger list.

One Item Omitted

In the analyses of the reports from 21 churches published in No. 10 one fact of exceeding importance was omitted, viz: the number and proportion of tithers who had no regular income.

The 54 churches report 1,240 tithers made up as follows:

Men tithers	477
Women tithers	639
Children tithers	124

Total.....1,240

Of this total no less than 463, nearly 39 per cent, are reported as having no regular income. And yet with this handicap the average contribution of tithers as compared with non-tithers in the 21 churches is in the following proportion:

To Home Church Support—Tithers.....	\$30.34
To Missionary and other causes.....	12.72

Average for each tither.....\$43.06

To Home Church Support—Non-tithers.....	\$ 4.60
To Missionary and other causes.....	1.64

Average for each non-tither.....\$ 6.24

As already stated if the reports of the entire 54 churches were tabulated instead of only the 21, the average for each tither would not be essentially changed.

The Results of Paying What We Owe in a Denomination.

So far as known to the writer, there is but one evangelical denomination in the world which accepts the tithe as a church tenet and belief and regards the law of the Tithe as of the same binding force as the law of the Sabbath. I refer to the Seventh Day Adventists. While the percentage of their growth in Church membership has been large, having increased in all the world from 5,440 in 1870 to 104,526 in 1910, the financial results of their recognition of the law of the Tithe are far more remarkable.

The following figures are condensed from the official report of the Church up to and including the year 1910:

Church Work.

Year	Membership	Annual Tithe	Mission Offerings	All Other Funds	Per Capita of Total funds
1870	5,440	\$21,822.46	.....	.....	....
1880	15,570	61,856.88	\$22,000.00	.....	5.39
1890	29,711	225,433.98	50,726.61	\$10,935.36	9.66
1900	75,767	510,258.97	95,615.24	21,558.93	8.28
1910	104,526	1,338,689.65	458,943.70	426,134.17	21.27

Sanitariums:

Year	No. of Sanitariums	No. of Physicians	Total Employees	Assets
1870	1	6	35	\$44,221.54
1880	2	10	165	190,956.74
1890	3	15	315	548,923.45
1900	27	74	1,216	1,294,474.73
1905	55	80	1,300	1,600,000.00
1906	66	90	1,400	2,000,000.00
1907	64	95	1,596	2,344,283.65
1908	80	111	1,843	2,766,346.50
1909	78	110	1,834	3,261,181.14
1910	74	116	1,989	3,368,041.46

General Summary.

Year	Conferences	Missions	Institutions	Total Denomina- tional Investment	Percent of Gain
1865	7	1	1	\$ 38,712.53	.....
1875	13	2	5	282,179.55	628.92
1885	28	3	11	885,382.97	213.79
1895	36	22	29	2,858,725.82	222.89
1905	80	56	126	a 4,799,419.51	67.88
1910 b	106	87	188	a 10,633,266.71	b 121.54

a Including value of church buildings; not included for previous years.

b Gain for five years, instead of for ten, as above.

Laborers—4,346 evangelistic; 3,918 institutional, a total of 8,264,—related to entire communicants as 1 to 13..

All Religious Bodies in the United States U. S. Census Report for 1906.

	Per Capita.
Salaries of Ministers.....	\$2.11
Home Missions .....	.39
Education .....	.53
Hospitals and Asylums .....	.25
Foreign Missions .....	.27
Total	\$3.55
Protestant Membership in the United States.....	20,287,742

S. D. Adventists in United States Statistical Report for 1910.

	Per Capita.
Salaries of Ministers.....	\$13.52
Home Missions	3.58
Education	1.67
Hospitals and Asylums.....	.95
Foreign Missions	6.58
Total	\$26.30
S. D. A. Communicants in U. S.....	63,917

The Lesson of These Statistics

The bane of the financial policy of the Protestant Church has always been its dependence upon the rich and well-to-do of its membership. Unless these statistics and testimonials are the rankest kind of falsehoods, there is absolutely no necessity for it. Besides such a policy deadens the spiritual life and lessens the personal happiness of a very large proportion of the membership.

The note of personal happiness and joy that tithing brings runs through all these experiences. Written as they have been for publication, these testimonials are naturally more or less formal. Very different in tone are the hundreds, thousands probably, of private letters received by the writer during the many years he has been engaged in this work, bearing glad witness to the joy of a kind of service for the Master that means something practical, something definite, something more, yes, a very great deal more than mere Church membership and attendance at Church meetings.

The money and effort spent in trying to convert well-to-do and rich people of mature years to tithing is well nigh wasted. Not so among the young or those of limited and moderate income and the habit once formed, is rarely abandoned. Increased gifts to Christ's work keep pace with growth, opportunity and increased income, and the joy of giving grows even more rapidly.

IMPORTANT NOTICE

These pamphlets are not and never have been published for personal profit.

 Money must accompany all orders.

LITERATURE ON THE SUBJECT OF TITHING PUBLISHED BY THE WRITER

	Price per 100
No. 1—"What We Owe and Why We Owe It".....	\$1.50
No. 2—"What We Owe and How to Pay It".....	1.75
No. 3—"Thanksgiving Ann" (Published in No. 13 only)	
No. 4—"The Pew to the Pulpit" published only in "Tithing and Its Results"	
No. 5—"The Deacon's Tenth" (Published in No. 13 only)	
No. 7—"What We Owe and the Results of Paying It".....	1.75
No. 8—"Tithing Reminiscences" Published only in "Tithing and Its Results."	
No. 9—"What We Owe and Objections to Paying It," and "What Those Who Have Tried Tithing Say About It"...	1.50
No. 10—"Christian Service for Laymen".....	1.50
No. 11—"What We Owe and Results of Teaching It"	1.75
No. 12—"Does Tithing Pay?" and "What We Owe and the Law Back of It".....	1.50
No. 13—No. 3, "Thanksgiving Ann," and No. 5, "The Deacon's Tenth," bound together.....	1.50
No. 14—"Wesley Chapel Tithing Experience".....	.50
No. 15—"Letters to Editors"	1.75
No. 16—"Talks With Money"	1.50
No. 17—"God's Twin Laws"	1.75

All the above pamphlets except No. 13 are now bound together in one volume of about 200 pages, entitled "Tithing and Its Results." Price, 25 cents; \$20.00 per hundred in lots of 25 and over.

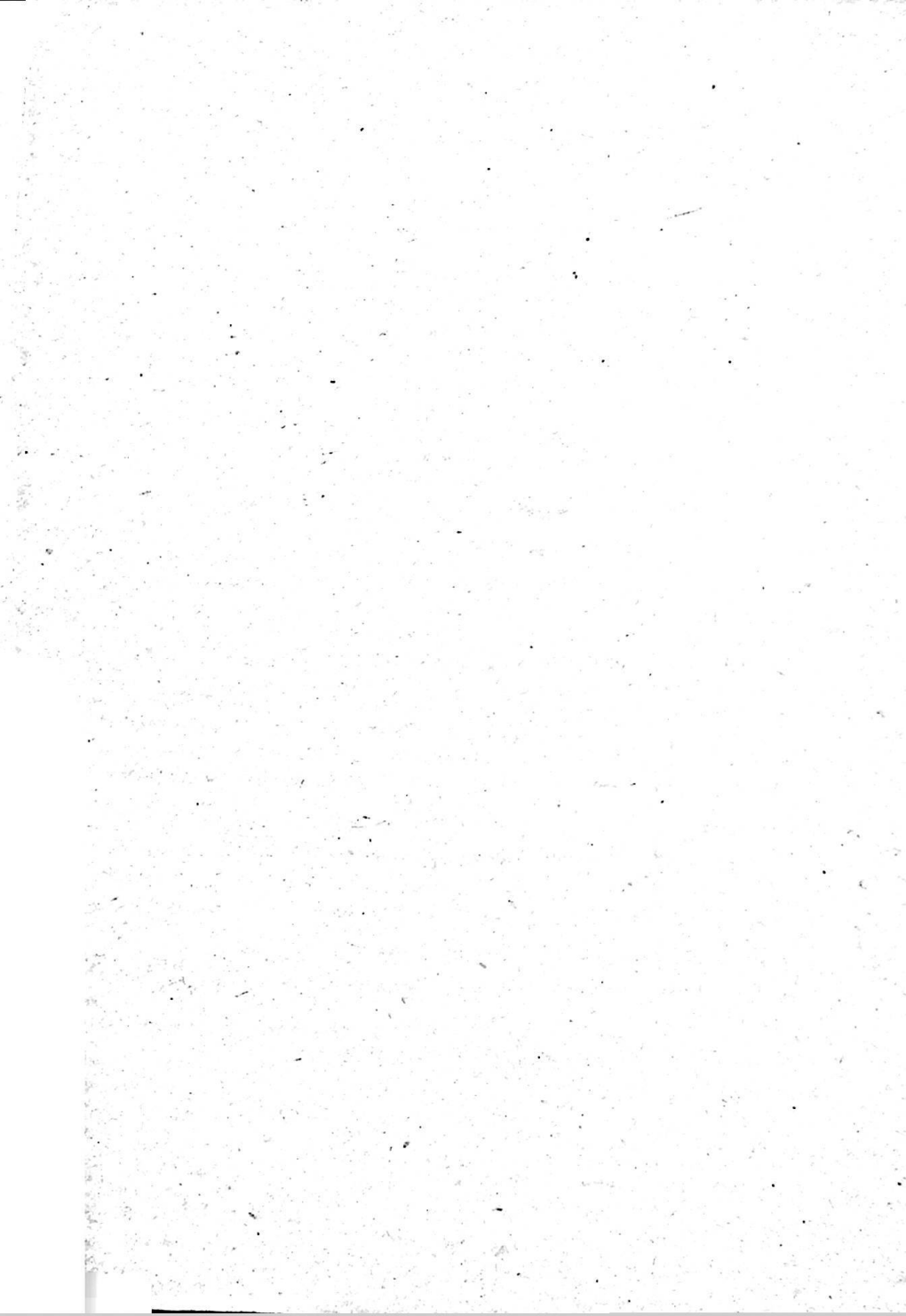
The prices given above include prepaid postage or express

Can you find better use for a portion of your Tithe money than by the purchase and circulation of Tithing literature?

(Pledges for the "Tithers' Union" Free.)

Address: THE LAYMAN COMPANY, 143 N. Wabash Ave.
CHICAGO

Luther Theological Seminary Library
St. Paul, Minn.



What We Owe and Objections to Paying it.

By A Layman.



In March of the current year—1911—I received the letter printed below. The letter is fair, and the writer is evidently sincere. In my reply I did not take up the subject fully, but intimated a purpose which I have long cherished to take up the common objections to tithing and answer them, chiefly from a Layman's standpoint.

"LAYMAN",
143 N. Wabash Av.
Chicago.

My Dear Sir:-

From time to time the officers of the ----- Church of -----, have been distributing amongst its members, leaflets bearing upon the subject of "Tithing". While it is far from my thoughts to offer any criticism upon those who are so situated that they can successfully carry out the plan, yet in the enthusiastic endeavor of some writers to prove that all persons could adopt it, I have noticed some unreasonable and impracticable arguments; for instance, one made a claim that a lone woman upon an income of \$300.00 per annum could pay one-tenth of same for tithes. Just how she was to properly feed, clothe and house herself and to keep her body in fit condition to do the work she was called upon to do, provide for sickness and even death, so that she might protect herself from the humiliation of throwing herself upon the charity of the community, on a pittance of \$5.77 a week in this present age of costly living, is more than he could evidently show in plain figures, and presumably left the practical solution of the problem in the hands of the poor lone woman. For my part, ever since I read this extraordinary statement, I have been trying to determine just how one under the above circumstances would have any residue left to give after meeting all just and reasonable obligations and leaving one-tenth entirely out of the question. Now it would appear to me that such arguments as I have cited make converts to the cause, and only have a tendency to disgust thinking people.

The most astonishing of all, however, is the quotation on the last page of your pamphlet "What We Owe, etc." from the sermon of Dr. Joseph Parker, of London, when he said: "Now if I was a constructor of Congregational Churches, I would never allow any man to become a church member until he pledged himself to give one-tenth of his income to Christ." It makes me blush with shame as a Christian to think of a minister of the Gospel placing a cash price upon a man's religion, because it is preposterous and prejudicial to the spiritual and material welfare of the whole Christian Church. First: because it is unjust to thousands of Disciples of Christ today who may be poor in this world's goods (as He was poor), but who are helping to proclaim "Peace on earth good will to men" in all its phases, giving what they know they have the ability to give, not what someone else thinks they ought to give. Second: because such a statement leaves in the minds of people not on the Church Roll a grave question as to the motives of the Church.

Now, as a layman, I have voiced a protest to the Pastor of the above mentioned Church against the circulation of such principles as enumerated in the above mentioned foot-note for the same reasons as I have set before you, and he requested me to write you in regard to the matter along the same lines as it was brought to his attention, which I have here endeavored to do.

Very truly yours, _____

During the 35 years in which I have been circulating literature on tithing I have received scores, probably hundreds of letters similar to the above. Naturally I could not always reply, but I have tried to reply to all who wrote me their individual circumstances and asked personal advice. So far as I remember I have never answered hypothetical cases, such as the "lone woman" mentioned in the letter above. In nearly all cases, as nearly as I could judge, the writers themselves were able to be, and should be, tithers. In appearance at least they were seeking to excuse themselves because tithing would in their opinion be a hardship to some persons they knew, or in some cases they could imagine.

All of us remember actual examples and experiences better than statements or arguments, hence I give two which illustrate at least two phases of this subject.

Rev. R. W. Woodsworth, D.D., of Toronto, Canada, has for several years published a little quarterly, "The Christian Steward," which is devoted to Tithing.* Naturally his experiences in the matter of letters asking advice would be similar to mine. Following is an extract from an editorial in the Steward for April, 1910:

It is frequently said that the tithing system discriminates to the disadvantage of the poor man and imposes on him burdens grievous to be borne. In the course of observations extending over many years we have met with numerous instances that prove the injustice of this accusation. God's money law, like His great time law, is the poor man's friend and brings to his home temporal as well as spiritual blessing.

Several facts that have come to our notice recently are worthy of publication. Last fall we received the following letter from a poor man whose life was emphatically a tussle for bread:

* See page ten.

"My wife and I were privileged in hearing your sermon last Sunday night, and saw our duty in a new light. We are, however, up against a problem, and beg more information from you. I must go into details, and at some length, so you may form an idea of our case. It is only within the last five months that we have come into the fullness of God's salvation, and are hungry for spiritual teaching. We have four children, eldest six, youngest not yet a year old. I commenced work nearly two months ago and receive \$8.25 per week if I work full time. That is our total income. Our rent is \$2.50 per week (\$10.00 a month) and we have, so far, been unable to get our grocery bill below \$4.00 a week (this includes bread, vegetables and some meats); milk averages about 50 cents, and my carfare 45 cents. We use, of necessity, very little meat; about 25 cents a week will cover that item. That leaves 55 cents for Church and Sunday School, for fuel, clothes and all other expenses.

"To tithe my pay will mean eighty-two and one-half cents per week, and we are ready to do it if it be our duty and we will not be harming our children or ourselves; but we ask you, should we, under the circumstances given, take eighty-two and one-half cents each week and return it to God? We anxiously await your reply.

"P. S.—My wife has some wonderfully kind friends, who help in clothing the children, and many a help also comes in the way of food."

For more than a week we delayed answering that letter, wondering whether this extreme case might not be fairly regarded as an exception to the rule. But after prayerful consideration and with grateful recollections of God's kindness to us personally, when submitted to very severe tests we recommended our brother to tithe his small income and trust God to open his way and supply all the temporal needs of his family. About a month afterwards our friend applied for enrollment in the Association of Christian Stewards. The application was accompanied with a beautiful letter expressing confidence that the Lord would provide for him and his family and not test them beyond their strength.

After four months' trial of the tithing method we received the following letter containing a remarkable and joyous testimony:

"You will remember that last fall my wife and I saw our duty as regards tithing, but could not see how we with four little children, could possibly tithe on the salary of \$8.25 per week, which was my maximum wage. We were barely able to pay rent, buy food and footwear (for that was about all the clothing we could supply ourselves). However, on your advice, we decided to do our duty, and enrolled in the Association of Christian Stewards. The winter is nearly past and we have been wonderfully cared for and at times we have been virtually clothed and fed by God, apart from my wages altogether. I had no overcoat when winter commenced, and thought I would try to get on without one, but found it rather hard, so I took it to the Lord in prayer, and before two weeks I was in possession of three overcoats, given in such a manner that even one overburdened with pride could not take offense, and I was placed in a position to help some other poor fellow out. Then we prayed for warm underclothes for my wife, and almost immediately a relative sent some, with a note saying they were to be given as a present at Christmas, but thought they might come in useful at once. Just before Christmas my salary was increased, the increase about equalling the amount of our tithe. About Christmas time we received in money gifts more than our tithes for three months. I could go on for some time telling how, when we were about tired of a bread and butter diet, a relative who had not been in touch with us for some time arrived with a valise full of jams and preserves; how

the way was made easy for me to obtain fuel; but it is sufficient to say that in temporal things we have been repaid three-fold, and in spiritual blessing a hundred-fold for our obedience to God's money law.

Dr. Woodsworth's Comments

With such facts as the above before us, and there are many more of like character, who can truthfully say that the poor man cannot afford tithe?

Why should the poor man be deprived of the blessing that comes in response to bringing the whole tithe into the storehouse? "Prove me now herewith saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing that there shall not be room enough to receive it." Our brother referred to accepted of the Divine challenge and proved God to be true to His word. Here is a man who in the keen grip of poverty discovered, as many before him have done, that when obediently and joyfully paying God's claim, the remaining nine-tenths, plus the Divine blessing, went further than ten-tenths formerly did minus the Divine blessing."

Another Experience.

When a Tithe Covenant Band was organized some years ago in one of the churches in Indianapolis a poor widow who made her living by taking in washing signed the Covenant Pledge. Nearly every one felt that she could not afford it and should not thus deprive herself of one-tenth of her little income. Finally two or three kind-hearted sisters in the church, who themselves had signed the Covenant, volunteered to see her and remonstrate. In answer to their knock she came to the door direct from the wash-tub, wiping her hands on her apron. She knew them all, and of course was pleased to see them in her humble home. After a little conversation on other subjects, one of them in the kindest and most sympathetic manner possible mentioned and tried to explain the object of their call. As its full meaning came to her she broke down. Covering her face with her apron she sobbed out, "You let me alone. You are trying to take away the greatest pleasure of my life. Let me alone, let me alone." Soothing her feelings as best they could, the ladies soon withdrew, but they carried with them new conceptions of what tithing means to God's poor.

While doubtless I could readily obtain the facts regarding the subsequent financial circumstances of that widow, it is not necessary. They would simply be a repetition of scores of similar cases that have come to my knowledge. Unless her experience was entirely different from any other I have ever known or heard, we may be sure that while making every effort to preserve her independence and self-respect, her sisters in the church would do all in their power to make her life easier and financially more prosperous than it had hitherto been.

Law Not "Special Providence."

There is another phase of this subject, which I will briefly consider. It has a much wider application however, than is involved in tithing under difficulties. In the case mentioned by Dr. Woodsworth, the man

writes, "At times we have been virtually clothed and fed by God, apart from my wages altogether."

Doubtless he thanked God with a full heart for all the kindness shown to him and his family by friends and neighbors. In this he was right. To God the gratitude was due. The common error, however, is to regard such help in sore need as "Special Providences." I do not believe they are. I believe they are the natural, and to be expected results of obeying a Spiritual law.

All Christians agree that there is wonderful power in prayer. All power of whatever name or nature in the Natural world is subject to law and all natural laws are Divine because God is the Author of them. Is it fair, is it logical, is it common sense to believe that while all natural forces are subject to laws which are Divine in their origin, when we enter the spiritual sphere all is chance, all is chaos?

If prayer is a spiritual power, a spiritual force, and it is beyond question, then it is either subject to chance, to caprice, or to law. There is no middle ground.

Now if there are laws of prayer, let us apply some of them about which we would not differ to the case of the man mentioned by Dr. Woodsworth.

We would all agree that to ask God to do for us what we can do for ourselves would be to violate one of the fundamental laws of prayer. We would agree that we ought always to do our best to support our families in comfort. Also that we ought to observe the Sabbath and that we ought to honor God with our substance.

This man had fulfilled all these conditions. He was sacrificing one-seventh of his time and one-tenth of his income in obedience to God's laws of time and money. He was doing the best he could to keep his family in comfort. That best was not enough. More was a necessity and the needed supply came as a natural result in answer to prayer. The result was just as certain as it is that when we want electric light in our homes we obtain it by obeying the laws of electricity. There is no "Special Providence," in either case. But our gratitude to God should be greater rather than less, because the answers and blessings are received as the result of our obedience to His always wise, good and kind laws.

Kind of Advice.

In replying to letters similar to the one quoted from Canada, I have never had the courage to advise as Dr. Woodsworth did. Briefly, my replies have always been, in substance, that the law of the Tithe was not enacted for God's benefit, but for ours. We need it to remind us constantly of His real ownership of all we claim to possess, and to prevent us from falling into the besetting sin of the race, covetousness. That the fact that they had written me asking advice was of itself sufficient evidence that they wanted to do right and were not covetous.

That I was not the one of whom to ask advice: to take the whole matter direct to God: and keep on taking it to Him in prayer until the path of duty became plain. In all cases I reminded them of the promise, "If any man lack wisdom let him ask of God and it shall be given him."

Now I do not mean that my method of replying is preferable to that of Dr. Woodsworth. As already stated, hitherto I have not had his courage. I might add that like Dr. Woodsworth I, too, in the course of an active business life of more than 40 years since commencing to tithe my income, have often had my faith severely tried. At such times I have never asked human counsel and the Source of all wise counsel has never failed me.

The Poverty of Christ.

Before taking up the subject of the quotation from Dr. Parker's sermon, there is another expression in the letter of my correspondent that I wish to notice briefly; the one in which he speaks of the poverty of Christ; "As He was poor."

We know practically nothing of the daily life and occupation of our Saviour between the ages of 12 and 30. It is thought that he was a carpenter because the usual custom of that day was that the eldest son would succeed to his father's occupation. It is also claimed that his very frequent illustrations from the fields and out-door nature indicate that he was a farmer. Whatever his occupation was, we have no reason for believing that he was not as successful as other young men of that period would be in like circumstances.

Neither have we any reason for believing that he would either disregard or refuse to obey any of the well-known and recognized laws of Moses. If he worked, and no one doubts that he did, he had an income. That he tithed it we cannot doubt when we remember what he afterwards said to the Pharisees about tithing. It is impossible to believe that our Saviour would say to the Pharisees or to any one else that they ought not to leave a thing undone which he did not recognize as a duty and which he himself refused to practice.

There is no evidence as to whether or not he had any income after entering upon his public ministry. He bestowed such priceless blessings as he alone could give upon others, and so far as we know his personal needs were gladly ministered to by his followers and friends. The obvious meaning of the expression "The Son of man hath not where to lay his head" is that he had nothing that corresponds to our word home. But this was his condition only for three years. Before that his life corresponded, my lay reader, to yours and mine. He was a working man. He had some kind of income. That he honored his God with his substance, and obeyed his Father's law of the Tithe we have no right to question.

Dr. Parker's Sermon.

Returning again to my correspondent's letter and quoting from it he says, "The most astonishing of all however, is the quotation on the last page of the pamphlet from the sermon of Dr. Parker when he said, "Now if I was a constructor of Congregational Churches I would never allow any man to become a church member until he pledged himself to give one-tenth of his income to Christ." The remainder of the quotation from the sermon reads, 'It might reduce the church roll but it would increase the church fire. Self-taxation in money, in service, sacrifice at some crucifying Calvary point, that is Christianity.'"

This extract has been printed in a great many thousands of the pamphlets I have sent out in recent years. I shall continue to publish it because I endorse every word of it. The only possible exception I would make to Dr. Parker's statement is that I do not believe it would decrease the church roll. I believe just the opposite. I believe that not only would the church roll grow more rapidly, but love for the church and delight in its work and activities of every kind would be vastly increased.

Ministers and Church officers as a rule act upon a strange misconception of human nature. They seem to forget that one of the primary laws of our human nature is that the fire of our love, no matter what the object, is fed only by service, by sacrifice. That real love without the desire to serve, to do for, to sacrifice for the object of our affection does not exist. That if that desire is quenched or if frequent and abundant opportunity be not afforded for its gratification love must inevitably die. That whether we or others are to blame, when we neglect or refuse to serve, work for and sacrifice for the person or object which it is our duty to love, indifference, dislike and finally hatred takes the place of affection.

This is just as true in family life as it is true in church and missionary life. It is also as true of our spiritual life and of our relations to God and our Saviour Jesus Christ.

No amount of protestations of love by the husband and father for his wife and children will or can take the place of the real love which finds expression in his daily toil to provide them with shelter, food and clothing. The deserters of wife and children are the non-providers for their comfort—it is not a question of will but of power. They simply cannot love them because their duty is to labor and sacrifice for them and they neglect or refuse to do it.

Indifference to Church Obligations.

Among ministers and church-loving laymen there is universal lament over the indifference, to use no harsher term, of a very large majority of church members to the claims of the church and its missionary and benevolent enterprises. The truth is that so long as we per-

mit church membership to mean so little in the way of church, ministerial and missionary support as it does now to the very large majority of members, we have no right to expect anything else. We may well be thankful that it is not hatred.

We all agree that Mormonism is a false religion, but its marvelous growth is largely due to the fact that all Mormons pay Tithes. Do not Mormons love their church? Ask one of them. Does tithing make them poor? It is their boast and the boast is true that no such poverty exists among them as we have in our Christian communities. But for tithing Mormonism would not have lasted ten years. The same is just as true of Doweism. The great Zion City industries were founded and built up on tithes. Do Doweites and Mormons love their religion less or are they more indifferent to its claims and obligations than we evangelicals are to ours? While their religions may be false they exact enough service and sacrifice as will insure the love and loyalty of their adherents.

What is Christian Work?

Returning to our immediate subject, words are not deeds, and no teacher ever drew the distinction between them more sharply than Jesus Christ. Also while there are a great many "Thou shalt nots" in the Ten Commandments and other laws and teachings in the Old Testament, there are almost none in the teaching of Christ. While He did not minimize profession He over and over again exalted deeds, action, service, sacrifice as the only tests of the sincerity of profession.

Now there are no such things as negative work, negative service, negative deeds. There may be negative sacrifice when we refrain from doing things we are tempted to do but ought not, but this is not the kind of sacrifice we are considering. It is not the kind Dr. Parker had in mind.

Now under our present system, or rather want of system, what work, what service, what deeds, what sacrifice does church membership imply or require? Is it not largely made up of faithful attendance at church, prayer meeting and sabbath school services? Is not our Christianity largely measured by ourselves, I mean, by this test? What do we go to church for? The natural and correct reply is to worship God and for spiritual food.

Well, is worship work for God? Is not true worship in reality spiritual food to give us strength for work, service, sacrifice? Do we not attend prayer meeting for the same reason? To get spiritual food to fit us for work? The subject naturally boils down to the question of what, for us laymen, is work for Christ? Our ministers go to church and prayer meeting to preach, to explain God's word, to lead us in prayer and worship. To them it is work for the Master, and they make their living by it. But we shall not be judged by their standard. Our living, our income is derived from other sources.

Coming to the heart of the question at once Christian work to the great majority of us laymen is of necessity but another name for paying what we owe by giving money to the Master's work.

In receiving members into the church I would treat God's law of the tenth of income precisely as all sensible ministers and church officers treat His twin law the seventh of time. In pledging new members I believe the usual language is, "You promise to keep holy the Sabbath day." To this I would add, "You also pledge yourself to devote one-tenth of your income to the Master's work." While I believe it would be better both for the church and also for the large majority of individuals, if they would bring their tithes into the church, the modern storehouse, I would not however make this a condition. Our obligation as stewards is to God. The purpose of stewardship is two-fold: First, to build up and strengthen our own character and second, to aid in extending the reign and kingdom of Jesus Christ.

How It Would Work.

In practice the methods would not be essentially different from those followed by practically all ministers and church officers regarding Sabbath observance.

The writer has been a church officer for a good many years. Although the law of the Sabbath like that of the Tithe makes no exceptions, we do not hesitate to accept many Sunday workers into church membership. Each individual case, however, is considered on its own merits. Naturally the same practice would be followed as to tithing.

If the man in Canada with a wife and four children to support on an income of \$8.25 per week, or the Indianapolis widow, or the lone woman mentioned by my correspondent applied for church membership and stated that while they recognized the obligation of the tithe, yet in their present circumstances they did not think they should tithe their income, I should cheerfully vote to accept them. But, and what I now say is based on thirty-five years' experience and many hundreds, probably thousands of letters and testimonies. These nor no other of God's poor are the class of people who object to tithing. It is the well-to-do, not to mention the rich.

If these same people desired admission into the church with the privilege of joining the rest of the members in the tithing pledge, I would gladly accept them. The next sentence is also based on the experience just mentioned. I have no shadow of doubt that if these or any other poor people with similar motives should sign and keep the tithing pledge, their financial circumstances would be better than if they yielded to their fears because they thought they could not afford it.

On the other hand I should without the slightest hesitation vote to reject the application of any man or woman whether he or she be poor, well-to-do, or rich, who did not recognize and acknowledge the binding obligation of the law that the tenth of income belongs to God

in a special sense and that it should be paid—not “given” to Him—by giving it to His work for the upbuilding of Christ’s Kingdom in the earth. Neither would I accept him if he declined to pledge himself because in his opinion it would work hardship in either real or hypothetical cases.

The adoption of such a rule would work no hardship to any one in any ordinary community. All evangelical denominations are agreed as to the essentials of religion. For the present and doubtless for a good while to come any non-tither would have no difficulty in obtaining church membership within reasonable distance of his home where he would be welcome without signing a tithing pledge.

Tithing Churches Coming.

Now while I am fully aware that in the present state of ecclesiastical opinion this is advanced ground, yet it is no dream. Opinion among professing Christians on this subject is rapidly changing. Never so rapidly as during the last ten years.

The time is near at hand when more or less young men with courage, brains and consecration will start such churches. When they do, as the results spiritually, financially and educationally become recognized, the church will commence to emerge from its present chronic condition of semi-supplication and practical beggary. The best Christian brains and energies of both ministers and laymen will be employed in administering church and missionary funds instead of begging for them as now.

When tithing becomes universal or even widely prevalent there will be no lack of brainy consecrated young men as candidates for the noblest calling on earth, the Christian ministry. Naturally the standard of admission will rise and only the best will be accepted. As to individual Christians, giving will become what it is now to all tithers, a joy. The greatest boon of all will be that a profession of faith in Christ will mean a great deal more to ourselves, to the world about us and, as I believe, to God, than it does today.

What Those Who Have Tried Tithing Say About It

During the current year—1914—the following question has been extensively published in religious newspapers:

"HAVE YOU EVER KNOWN OR HEARD OF ANY ONE WHO WAS LESS HAPPY, LESS GENEROUS, OR LESS FINANCIALLY PROSPEROUS FROM BEING A TITHER?"

Up to August something over 6,000 practically unanimous "No" replies have been received. A large number volunteered an additional testimony. The following are fair samples of these testimonials:

"Twenty years of experience as a widow has taught me that in times of death, sickness, financial stress, under all circumstances, it *pays* to tithe, and then *give* afterwards. It is *blessed* to have God's pocketbook, with bright, new money in it. I am trying to inspire others on this line."

"I am an old man past my four-score years, crippled up with rheumatism so I can hardly write, and the Lord has wonderfully cared for me all the years. For a number of years I have kept an accurate account with the Lord, giving one-tenth of my income to the Lord's work. The account is easily kept, as all I have is my pension, \$30.00 a month, \$1.00 a day, 10 cents of that is the Lord's."

"I have known many who tithed—some of them in poverty and under discouraging circumstances; but I have never known one 'less happy, less generous, or less financially prosperous.' On the contrary, some of them have been greatly helped by the practice."

"Yes, by all means. I am nearly twenty years old. I have been a tither for nearly two years. I would sooner give up my school course than to cease tithing."

"I can truthfully say that I have *never* known any one who was less happy, or less generous, or less financially prosperous from being a tither. On the other hand, I have known persons and families who had incomes fluctuating and uncertain, and sickness and unusual expenses, and through it all they managed to tithe and to *prosper*, when from a *worldly* viewpoint they could count on nothing and should have worried. It is a great success."

"I have never known of one who was a tither to be in straitened circumstances because he or she gave the tithe. In fact, it is the poorest—financially—who seem most of all to enjoy giving one-tenth of the increase to the Lord's work."

"In answer to your question in ——— regarding tithing, I beg to say that after thirty years of practicing and observation, positively NO, but absolutely the opposite. It is the only satisfactory way for the Christian, and it is a religious luxury; at least, my wife and I find it so."

"For many years, as I have been financially able, I have bought your literature for distribution among my people and have found that it pays the most handsome dividends imaginable. I can say emphatically 'No' to your question. On the contrary, the results, as far as my observation and experience go, have been the opposite entirely."

"Myself and family have never been happier in our lives than since we began tithing. Having the Lord with me in my business, I think of Him continually and every dollar I take in I know that part of it is His. It keeps me ever near Him and He is ever in my thoughts, consequently I do an absolutely honest business, as I know God would not want a tenth of ill-gotten gains."

"The results in our summer congregation attracted considerable attention, and the following summer I was asked to preach on 'Tithing' at our camp-meeting. In order to have fresh material and illustrations I called upon quite a number of people who had begun tithing and asked them the following questions, and the answers in every case were practically the same:

1. "How does tithing work?"
"Fine, I would never go back to the old way."
2. "'Do you pay as much as formerly?'"
"Much more."
3. "'How much more?'"
"At least twice as much."
4. "'Do you find it a hardship to make ends meet with the remaining nine-tenths?'"
"I meet all my obligations easier than ever before, am able to pay all bills when due, and always have money on hand. Before I began tithing I was often out of cash."
5. "'Perhaps you do not set as good a table nor dress as well?'"
"We never lived better or dressed better."
6. "'How does tithing affect your spiritual life, does it help or hinder?'"
"It helps."

"I read 'What We Owe' in the ——— office in Cincinnati more than thirty years ago while I ate my lunch. Began tithing on wages less than ten dollars a week and have kept it up ever since. It surely pays to pay tithe and give God a free will offering besides."

"I am a railroad man and make fairly good money. I have been what you might call a hand-to-mouth citizen. Paid hardly anything to the church or to spread the cause of Christ or to the poor. Just a drag along any old way to get along until I commenced tithing. Then my doctor bills stopped, my drugstore bill stopped. I stopped attending the moving-picture shows. My desire for all such foolish things are gone, and I can see plainly where my money goes, and realize the benefit of it."

"I will say 'No.' I simply know by my own experience. When I began to tithe, it looked as if I could not keep it up; at times the Lord's money was the greater of the two amounts I had in my possession. I am glad to say I stuck to it, and now my tithing is more than double. I also think it is good for all of us, spiritually."

"For several years I have religiously believed in tithing, but having no income of my own, depending entirely on my husband, I could not exercise that belief as I wanted to. I talked to God about it until all at once my husband began giving as never before. In the past he had only given to church and benevolences 'when he could spare it,' he would say. In our home of five in family, we now all give regularly as the Lord prospers, and it seems to come with little effort, or at least there is no worry, it is always ready and we are being blessed, just 'showers of blessings.'"

"Yes, tithing pays. Years of experience has so demonstrated the fact to me that it is a positive conviction."

"Replying to your question, I have to say that I have never known a tither who was less happy, less generous, or less financially prosperous from being a tither. On the contrary, just the opposite has been the case in all of the many whom I have known—or now know. Tithing used to be a duty with me; it has passed beyond that and is now a privilege."

"I know a number of people who strictly observe the tithe and are not only happy, but prospering. One deacon, in fourteen years, has increased his possessions from \$2,500 to \$75,000. Have never known one to fail or to give up the practice. About fifty in my church membership of 220 are tithers."

"It is such a pleasure to give and to study to know how to divide the tithe to the best advantage. We would never do other than tithe."

"Up to ten years ago I had been a tither ever since I made my first dollar, and my income steadily increased all the time, until it reached the thousands. From some cause I quit tithing, and my income has been decreasing from the time I quit. In fact, I lose several thousand dollars every few years, and I firmly believe that it is because I discontinued my tithing."

"To your question, 'Have you ever known any one who was less happy, less generous, or less financially prosperous from being a tither?' I answer emphatically, 'NO.'"

"My sister was a tither; was in Rochester City Hospital being trained for a nurse, was taken sick, and I went after her. Before leaving she gave out a few dollars of tenth money to patients (less than five dollars) and as we came away thirty-two dollars was handed her, given by different ones in the hospital. Well, that is the way the Lord does. She died with me twenty-six years ago, and a while after I found in one of her books the little leaflet, 'Thanksgiving Ann,' which made a tither of me, and I really think that I never knew the real joy of giving until that time. I wonder if any one ever stops tithing as long as they live after they have begun."

"Personally, I have followed the plan for over thirty years. I would not think of doing otherwise. A few years ago I visited a former pastoral charge, and while at the dinner table of an excellent family the lady of the house said to me: 'We shall never forget you, and shall always remember you with gratitude for one thing you did for us, and that is, that you led us to adopt the tithing system. We never prospered so well in business, and have never been so happy and satisfied in our religious and church life, as since adopting the plan. We would not discontinue the practice for any consideration.'"

"My own experience is this. Twenty years ago I had a little lame woman help me with my sewing, and at times the care of my children. Besides being lame she had one son about ten years of age and a husband much older than herself out of work. This woman taught me to tithe. Tithing has ever since been to me a joy and delight. From the beginning I have had more each year. I know it has systematized all of my money matters and I am enabled to spend my nine-tenths to far better advantage.

"No, sir, and never heard of one. It was the reading of some 'Layman Tracts' nearly twenty years ago that led me to become a tither. An eight-months-old band at the Baptist church here has done very good things. We are celebrating now by giving three of the weekly prayer services to the study of tithing, and then I expect to preach upon it again. We expect greater things yet. We have no trouble about missions since the coming of the tithing band. The offerings for missions increased 300 per cent last year over any previous year. At the end of the year the treasurer reported over \$100.00 on hand, the like of which never had been known."

"To your question I answer 'No' most emphatically. We tithe, and wouldn't go back to the old haphazard way of giving for anything. Giving is pure joy, for we always have something to give. Of course, tithers are most interested in church work. We all feel an interest in our investments—a proportionate interest."

"I have practiced tithing since I was a little boy of twelve, at which time my father told all of his children he wished us to begin the practice. I am a Methodist preacher of thirty-five years active ministry. While certainly I have not become rich, I have always enough, and have had the great pleasure of giving away thousands of dollars to God's cause and to the poor. I not only practice tithing, but preach it. A wealthy man in a recent charge, after I left, wrote and thanked me for inducing him to adopt the practice of tithing, saying that it had brought him great blessing spiritually, and that he was having marked prosperity in his business."

"As to the condition of our church, 3 per cent of the membership are tithers, and that 3 per cent pays 30 per cent of the benevolences and current expenses; they always are willing and able to help out in any good cause; they never complain of hard times as the rest do."

"The personal happiness of the tithers that I know of in my church is far beyond others, and their financial prosperity is exceedingly great. They seem to be getting rich by paying to the Lord what is really His. They seem to always have money to give to the church, and also to missionaries, in larger quantities than it seems possible they could, and they also give to charities freely. They seem also to take great interest in religious literature."

"I believe that tithing has a direct result upon financial prosperity. Personally, I received a large sum of money which I failed to tithe. The result was that money slipped through my fingers without any evidence of where it had gone. When I have strictly tithed just as accurately as I would pay any of my bills, God has blessed me most graciously. I have observed that the people who tithe are the most spiritual, and also are those whom God blesses financially. They are the most active in local spiritual work, they are ready to assist in any good cause, especially missionary. They are, summed all up, the most well rounded out Christians whom I come in contact with."

"When my son decided to go into business for himself it was necessary for him to borrow money. From the very first he decided that though much in debt, he would give one-tenth of his profits to the Lord's work. He opened an account with the Lord in his books. He was wonderfully prospered. Sometimes his wife remonstrated with him for giving away so much money. He always replied: 'It is not my money, but the Lord's I am giving away; if I used any of it for myself, I would feel like a thief.'"

"A number of times within the last 25 years I have used with good results copies of leaflets on tithing by 'Layman' of Chicago. You may be the same man. I have induced a good many people to adopt tithing and so far as I have heard any testimony on the subject by those who have adopted the system, all have been glad to have found the better and more satisfactory way. None have regretted it, and many have said they get along better financially after adopting the tithing system."

"I see your question, 'Does Tithing Pay?' Well, from personal experience I know it does pay. I have never gotten along so well as since we began giving (or paying) the tenth, and I firmly believe we owe it as much as we do for our bread and butter. I have heard a great many talk from experience on the subject and always that it is the best and most profitable way."

"I can truly say 'No,' and I have asked many who have been tithing for years. All have said that they are more prosperous since beginning to tithe than before."

"I have been a tither for some time, and I find it a very practical and convenient method of providing funds for the Master's work. I feel that I have been more than paid in material blessings for the little paltry tenth that I have given to the Lord's work."

"You may send me about 200 copies of 'Does Tithing Pay?' They certainly are very convincing. I will distribute them personally and feel sure that seed will be sown that will bring forth fruit in due season. I expect to send for some of your literature later when I can spare the money. I am a laborer earning about \$16.00 a week, and yet I pay more toward the support of the church and benevolences than any other member, though we have a number of well-to-do people in our church."

"I have been a tither for more than twenty years. To my mind it is the only way that will satisfy the man who desires to serve his Maker with a complete life, time, talents and money."

"In an experience of sixteen years as a pastor I have never known one person that really tried the tithing system that gave it up. They have always been the most dependable in attendance and service to the local work and most liberal in support of all missionary, benevolent and philanthropic work. I have never known a tither to be in real financial embarrassment."

"On Easter Sunday, 1887 (now twenty-seven years ago), my wife and I resolved to pay the tithe. Through all these years we have had our days of prosperity—days of adversity—but through them all has come a growth in trust and confidence in this Divine Partnership. The nine-tenths of the income has been amply sufficient for all our needs, while the one-tenth paid to charity, religious, educational institutions and God's poor has enriched others and not impoverished us."

IMPORTANT NOTICE

These pamphlets are not and never have been published for personal profit.

 Money must accompany all orders.

LITERATURE ON THE SUBJECT OF TITHING PUBLISHED BY THE WRITER

	Price per 100
No. 1—"What We Owe and Why We Owe It".....	\$1.50
No. 2—"What We Owe and How to Pay It".....	1.75
No. 3—"Thanksgiving Ann" (Published in No. 13 only)	
No. 4—"The Pew to the Pulpit" published only in "Tithing and Its Results"	
No. 5—"The Deacon's Tenth" (Published in No. 13 only)	
No. 7—"What We Owe and the Results of Paying It".....	1.75
No. 8—"Tithing Reminiscences" Published only in "Tithing and Its Results."	
No. 9—"What We Owe and Objections to Paying It," and "What Those Who Have Tried Tithing Say About It"...	1.50
No. 10—"Christian Service for Laymen".....	1.50
No. 11—"What We Owe and Results of Teaching It"	1.75
No. 12—"Does Tithing Pay?" and "What We Owe and the Law Back of It".....	1.50
No. 13—No. 3, "Thanksgiving Ann," and No. 5, "The Deacon's Tenth," bound together.....	1.50
No. 14—"Wesley Chapel Tithing Experience".....	.50
No. 15—"Letters to Editors"	1.75
No. 16—"Talks With Money"	1.50
No. 17—"God's Twin Laws"	1.75

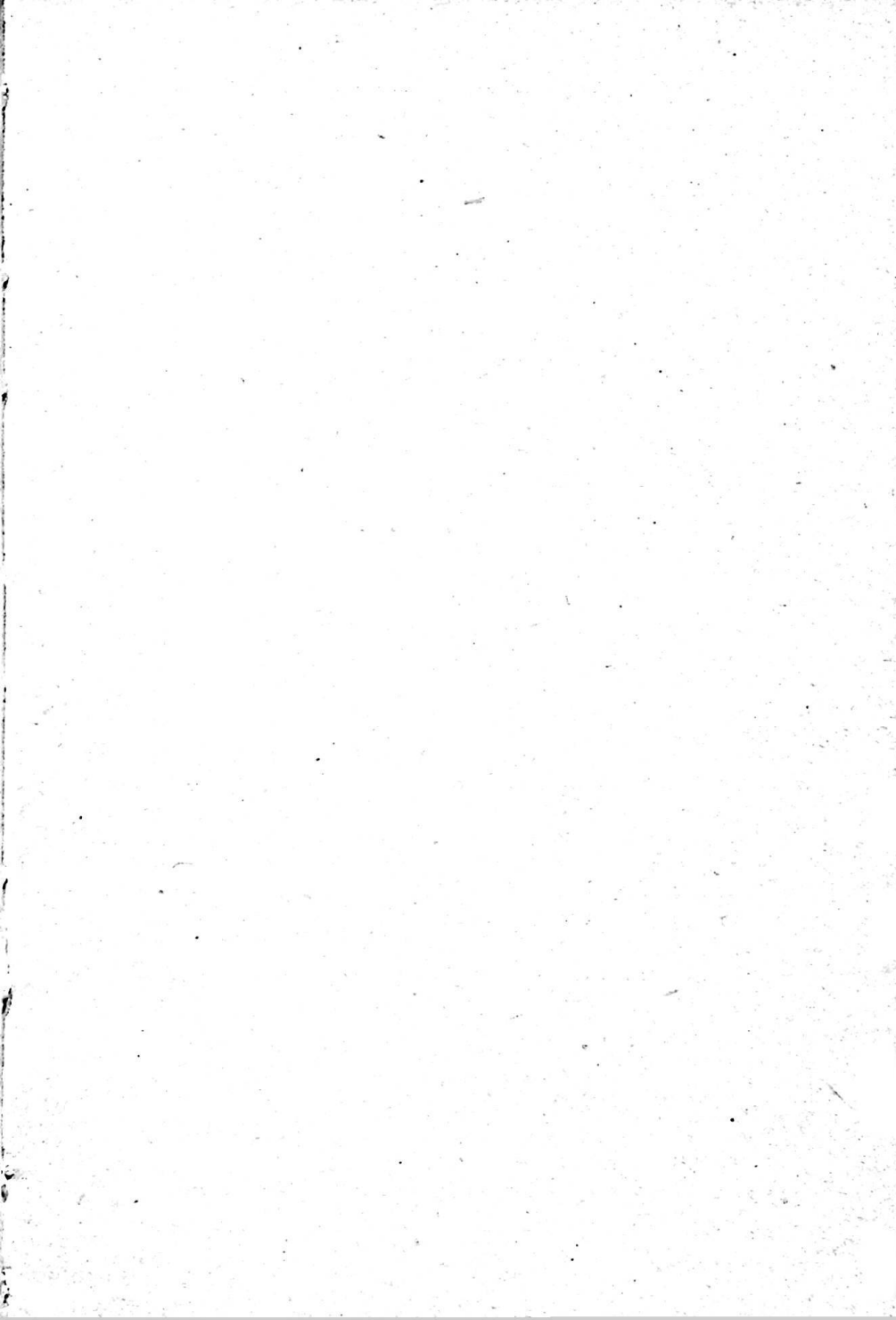
All the above pamphlets except No. 13 are now bound together in one volume of about 200 pages, entitled "Tithing and Its Results." Price, 25 cents; \$20.00 per hundred in lots of 25 and over.

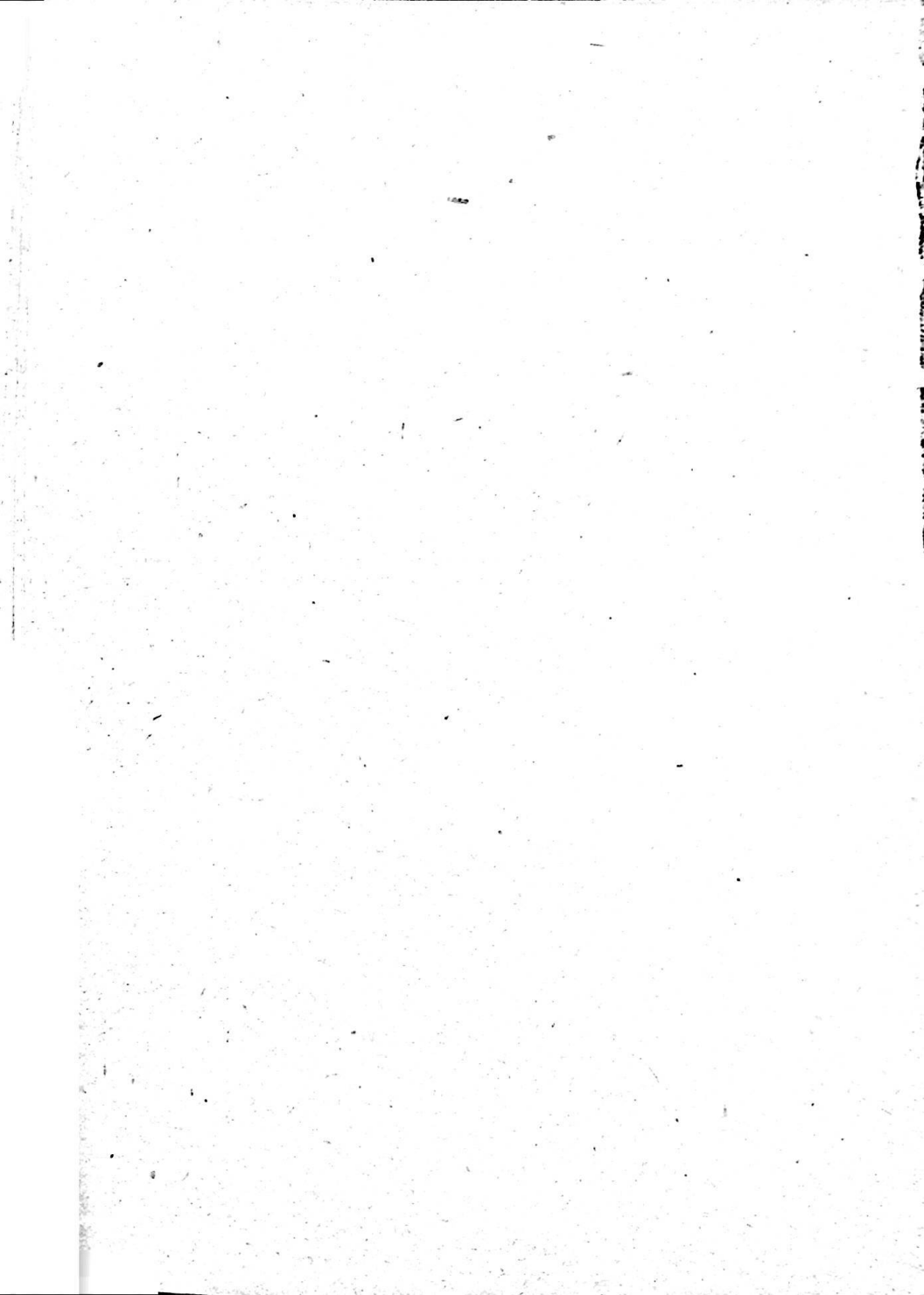
The prices given above include prepaid postage or express

Can you find better use for a portion of your Tithe money than by the purchase and circulation of Tithing literature?

(Pledges for the "Tithers' Union" Free.)

Address: THE LAYMAN COMPANY, 143 N. Wabash Ave.
CHICAGO





Christian Service for Laymen

By a Layman.

To Ministers

As ministers and preachers your viewpoint of Christian work and life's duties is radically different from ours as laymen. You measure your success by the number of people you can induce to attend Church, prayer service and other religious meetings, and influence to make a public confession of faith in Christ. You earn your livelihood, your salary, by this work, and your salary, the comfort of your family and the education of your children depend upon your success. Your life-work centers in the Church and its related activities. Your thoughts, your reading, your writing, your visiting, practically all your working hours are devoted to Church, Church life and Church interests. A live preacher preaching to and ministering to a live Church is your ideal of a useful and successful life. From boyhood or early manhood your thinking, education and training have been along these lines. It would be against nature if you did not look at life's duties and responsibilities from the ministerial, the preacher, the Church standpoint.

Not Our Viewpoint

But this emphatically is not the natural standpoint of laymen. We make our living and provide for our families by other methods. Of necessity, our time, our thoughts, our labors during week-day working hours are devoted to secular objects. The most of us support ourselves and families by selling our time and labor to others. In some form or other, we, like ministers, are employees. They are employed by and work for the Church along religious lines. We work for individuals or corporations along secular lines. Our time, like theirs, belongs to our employers. We would be no more pardonable if we spent the time we have sold to those who pay us wages or salaries in working for the Church, than they would be if they spent the time they have sold to the Church in secular employment. In one respect alone do we occupy the same standpoint. It is as much our duty as theirs to live the Christian life, but as between them and us, the channels of that life are widely different.

Ministers Go to Church to Work; Laymen to Worship

Naturally their conception of Christian work is from the standpoint of their own experience. Not six alone, but seven days in the week they work in and for the Church, and they, we, and the world at large measure their success by the number of us laymen that they can influence to attend the different services and become church members and professing Christians. They go to church to work. We go, or ought to go, for worship, for spiritual food. Precisely as we go to our tables at home for food for our bodies, we go, or ought to go to church for food for our souls, for our spiritual natures. Preparing and furnishing that food is work to them, but we have nothing to do with its preparation, and certainly partaking of it is not Christian work.

The natural result of work is to increase appetite, hence we can understand why ministers so greatly enjoy worship and religious service, especially when conducted by others, but partaking of food material or spiritual was never intended to create an appetite for more eating. In both cases the object of food is to sustain life and furnish strength for work.

What Is Christian Work for Laymen?

The all important question is, what is—for laymen I mean—Christian work? We have heard the answer scores, probably hundreds of times. "Teach in Sunday school, take part in prayer meeting, talk to people about their soul's interests and try to induce them to come to church." But all these answers are from the minister's standpoint. They center around and in the church. Taking them in their order, we can't all teach in Sunday school. Many of us are incompetent, and if we were all competent, whence would come the pupils? Besides it would take only, say about four or five hours of our time to prepare and teach the lesson, and there are about one hundred and twelve working hours in the week—what would be our Christian work during the remaining one hundred and seven or eight hours? If we go into classes we would again be partaking of spiritual food. The same is true if we attend prayer meeting and keep silent. If we speak or lead in prayer all who hear us cannot help mentally commenting: "These are words, talk, but what are your deeds? What real work do you do? What service do you render? What sacrifices do you make for Christ outside of church walls?" Exactly the same questions are mentally asked whenever and wherever we try to talk to people about their soul's interests, and if we have even a very ordinary amount of common sense, we are conscious of it. We are equally conscious that not only those we talk to, but everybody else has a perfect right to ask the same questions, and does ask them.

Some Suppositions

But suppose ministers are right in their exhortations and directions regarding Christian work for laymen. Suppose the impossible could happen and that we all taught in Sunday school, and, lacking pupils, scoured our neighborhoods to find them until there was no room for more. Suppose we crowded the prayer meeting and filled every minute of the hour or more with short earnest talks and prayers. Suppose we embraced every possible opportunity to talk to people about their souls' interests. Suppose we induced hundreds of non-churchgoers to attend church. Suppose they all became professing Christians and following the ordinary pulpit teaching and our example persuaded other hundreds to do likewise until we would need larger churches and more of them to hold the people, then what would happen? I need not ask the question. Every thinking man knows the answer. History would repeat itself as it has already done thousands of times in this and other lands. First: to the great majority would come lukewarmness, then indifference, then neglect, then coldness, and finally probably to a large number, hatred.

Why We Backslide

Of course the exceptions to this are that small minority of converts at revivals who continue teaching, or who engage in some of the recognized forms of church work by laymen, which can only be properly measured by the teacher, the preacher or, using the word in its highest and best sense—the "talk" as compared with the "deeds" standpoint.

With these exceptions the great mass of converts at ordinary revivals backslide in the manner described. Their faith dies because it is alone. It is not linked with deeds.

Now there is nothing unnatural in all this, nothing to be wondered at. The results are absolutely natural and to be expected. Doubtless there are other causes, but in my judgment and experience the latter based on a good many years of observation, a very large proportion of the result is due to the mistake of measuring the Christian life and work of laymen by the ministerial, the preacher, the teachers' standard.

The reason is obvious. The preacher, the teacher, the exhorter, the talk standard for Christian work was never intended for us ordinary laymen. What is work for them was meant for, and is, food for us. Partaking of food spiritual or material which is not followed by work, becomes in time harmful rather than helpful. In either case it produces laziness, and in time, aversion and disgust at the sight or mention of food. The perfectly natural result of partaking of spiritual food without

more Christian work than at least four-fifths, probably nine-tenths of us laymen do is to make us not only sermon hardened but worship and prayer hardened. When we reach that stage the remedy is not more worship or more prayers but more work.

How Can Laymen Do Effective Christian Work?

Conceding that our work and share in building up Christ's kingdom should not be measured by the teacher, the preacher, the missionary standard, the all important question is, what is for laymen real, paying, effective, satisfying Christian work? Answering this, to all thinking Christians, question of questions, I believe that in the early future we laymen will get down to business, and ministers, of all men ought to help us. Sooner or later we will realize and shape our Christian life and work for the Master upon the realization that effective work for Christ does not differ from any other kind of work. That the best work is done by division of labor, by proxy. That "every man to his calling" means what it says. That our calling as laymen, whether it be as laborers, mechanics, clerks, stenographers, nurses, farmers, teachers, merchants, manufacturers, bankers, anything by which we make an honest living, is as sacred and as honorable in the sight of our Heavenly Father, as well as in the sight of all thinking men, as that of evangelists, preachers, or missionaries. That religious work is not an exception in the world of industry. That good work done by proxy is just as acceptable as if done personally. That specially equipped visitors, teachers, preachers, nurses and physicians can do the work for which they were educated and trained far better than we can. That it is just as much our duty to furnish the money necessary to support them, and furnish all the needed equipment for their work as it is theirs to do the work itself for which they were trained. That if we do this by contributing proportionately from our income as God prospers us we are sharers in the results, and blessings just as much as if we personally did the teaching, nursing and preaching ourselves.

Tithing Answers the Question

If we contribute a certain definite proportion of our income to the Master's service, no matter where or how the money is spent, we are sharers and partners on God's books of record in all the benefits and profits. And these benefits and profits are far greater to us in personal happiness and in building up our Christian character than they can be to others. Summing up the whole subject in a single sentence, the only possible method by which we laymen can bring our religion into practical use to ourselves and others every working hour of our daily lives, is by pledging and paying a certain definite proportion of

our income to the advancement of Christ's kingdom in the earth.

If we do this, and that proportion is the God ordered measure of one-tenth, no matter whether we are thinking about it or not, we know that one-tenth of every working day, one-tenth of every working hour, yes, six seconds of every minute is devoted to the Master's service just as acceptably as if we were in Church singing His praises and joining in His worship.

Key Word of Christ's Teaching Is Do

Words are not deeds and no teacher ever drew the distinction between profession and practice more sharply and distinctly than did our Savior. The ten Commandments and much of the Old Testament are full of "Thou Shalt Not's," in modern English "Don'ts." There are almost no "Dont's" in Christ's teaching. The key-word of it all is "Do—Do."

For Whose Benefit Is the Law of Tithing?

There is one foundation question about all forms of doing, giving, and especially tithing, that is nearly always answered wrong. What is doing, giving, paying, tithing for? For whose benefit? The emphasis of the answer is almost universally placed upon the needs of individuals, the needs of the cause, the needs of the work, the opportunities for doing good, etc. All excellent, but the emphasis ought to be reversed. God instituted tithing and giving for our benefit. The law of the tithe was made for man just as certainly as the law of the Sabbath. The benefits to others are incidental and subordinate to the benefits we ourselves receive. All God's laws are universal. Those who receive our gifts and tithes are under the same laws of tithing and giving that we are. If they disobey them they suffer the penalty just as we do.

A Bundle of Facts

Facts, statistics, experiences make deeper and more permanent impressions upon us all than statements or arguments however sound. Here are some facts that ought to be convincing.

In May of this year, 1911, I sent circulars to the pastors of a large number of churches which had adopted tithing as a part of their system of church finance. With the circulars and accompanying letter were cards containing the following questions with space for replies:

Name of church.....

Total membership.....

Tithers..... Non-tithers.....

Average contributions tithers during...years for Home Support \$.....

Average contributions non-tithers during....years for home support \$......

Average contributions tithers during....years for other causes \$......

Average contributions non-tithers during....years for other causes \$......

Number of Men tithers.... Women.... Children....

Number of tithers in business or professions.....

Number of tithers, wage earners or on salaries.....

Number of tithers without regular income.....

Also the following questions:

1. What is the average wealth of Tithers compared with that of Non-tithers?

2. How does the average present financial prosperity of Tithers compare with that of Non-tithers?

3. How does present financial prosperity of Tithers compare with their own before commencing to Tithe?

4. How does the spiritual life and Christian activity of Tithers compare with that of Non-tithers?

While the other information asked for is interesting and to a degree important, by far the most important questions are the last four; those relating to the results of tithing upon the temporal prosperity and spiritual life and activity of those who have adopted it.

While stating that the information was desired for publication, I made a mistake in not stating that no names of writers or of churches would be published. In view of the nature of some of the questions, to publish names would not be wise. Of the 70 or more replies received to date, only those from twenty-one churches are complete enough to admit of careful tabulation. These are from several denominations and are fairly representative in every respect.

The first edition of this pamphlet was published in the latter part of 1911. Up to April 1, 1912, a total of between 150 and 200 replies were received, 54 of which could be analyzed and tabulated in the same manner as the 21 herein given. Careful examination shows that if all were tabulated the results would not be essentially changed. Many of these replies are printed in full in the new edition of No. 7 "What We Owe and the Results of Paying It." Also one item omitted in this analysis, viz: the very large proportion of tithers who have no regular income.

The result of the summary for the twenty-one churches is as follows:

Total membership.....	5 878
Average for each church.....	280
Number of men titheers in the 21 churches.....	265
Number of women titheers in the 21 churches.....	366
Number of children titheers in the 21 churches.....	84
<hr/>	
Total number of titheers.....	715
Total number of non-titheers.....	5,163

The 715 titheers contributed to Home Church Support for one year, \$21,603.00. Average for each, \$30.34. The 5,163 non-titheers contributed for the same period, \$23,797.76. Average for each, \$4.60 as against \$30.34. The difference per annum in favor of titheers, \$25.74. To Missionary and other causes during the same period the 715 titheers gave \$9,098.47. Average for each, \$12.72. The 5,163 non-titheers gave to missionary and other causes during the year \$8,477.18. Average for each, \$1.64, as against \$12.78. Difference for each in favor of titheers, \$11.08.

As to the four other important questions. In only two churches was the wealth of titheers given as greater than that of non-titheers. In one of these with a membership of 140, 44 titheers made up of 16 men, 25 women and three children gave to Home Church Support an average of \$22.43 each. The non-titheers gave 32 cents each. In the other, where the titheers had the most wealth, tithing has been practiced for 10 years or more. The pastor of this church writes: "We have men in this church who have grown rich while tithing."

Answering the second question. In two churches the pastors reported that they could see but little, if any difference between the prosperity of titheers and non-titheers. In all the rest the titheers were the more prosperous. Answering the third question as to the comparative prosperity of titheers themselves before and after commencing to tithe, the replies are unanimous. All are more prosperous financially. To the question regarding the Christian life and spiritual activity of titheers and non-titheers one pastor only, stated that he could see little difference. All the rest reported that the titheers were much more active and enthusiastic in church work than the non-titheers.

It is interesting to carry these figures a little further. Leaving out Home Church Support, suppose those 5,163 non-titheers had given as much to missionary and other causes as did the 715 titheers, \$12.72 each instead of \$1.64 per member, and please remember that \$1.64 from each is rather above than below the average for the Protestant church in this country. The result

for those 21 churches would be a total of \$74,771.00, an average of \$3,560.00 for each church.

But this is not all nor is it the most important part of it. The pastors and laymen who gave these figures and statistics over their own signatures with permission to publish them, are utterly mistaken regarding the comparative prosperity of tithers and non-tithers, or these 5,163 non-tithers would have been better off financially if they too, had tithed their incomes.

Statistics Representative

Now I have every reason to believe that these reports are representative of very nearly the average Protestant churches in this country in opportunity, wealth and membership. They include churches in such cities as Chicago and Indianapolis; also smaller cities and towns, and country churches with a membership chiefly of farmers. They represent several denominations, Methodist churches naturally predominating as there are more of them. They are chiefly in the middle west though they include churches in New York, the Carolinas and states on the Pacific Coast. The membership of the twenty-one churches ranges from 75 to 702. The average is 280. The tithers are composed of about the same proportion of men, women and children as the rest of the membership.

As already stated, while I have received reports from over 70 churches, those from 21 only could be fully tabulated. The replies from all the others regarding the comparative prosperity of tithers and non-tithers were uniform with the 21 whose reports are given. Some of them were stronger and more emphatic.

Air Castles Now. Possible Realities Later

Now it is easy to build air castles on these figures. A denomination of a million members would have over \$12,000,000 for missions annually. It is also easy to guess what is passing through every minister's mind as he reads or listens to these statistics. He is thinking of what could be done if all his and other church members would become tithers. All the unpleasant features of his calling would vanish. There would be no calls for money. Church and missionary treasuries would be full to overflowing. Missionaries by the ten thousand could be sent all over the world. This generation would not pass away until every man, woman and child on the habitable earth would have an opportunity to learn of Jesus Christ. All the churches, schools and hospitals needed in this and other lands could be built and properly equipped. The teachers, preachers, physicians, nurses and helpers in these institutions could be well supported during active life and cared for when past the working age. Poverty

could be prevented or greatly alleviated all over the world, and all this would be done by professing Christians.

The True Vision At Home

Truly a glorious vision but not nearly as glorious as if we will look the other way. The law of tithing was never enacted or promulgated for the benefit of others. God meant it for our benefit, for our financial benefit, for our spiritual benefit, to help us build up strong, dependable Christian characters. To bring us into financial partnership with Him. To enable us to bring our religion into practical use every working hour of our lives. To make us happier. To make us more useful both to ourselves and to others. Negatively to save us from idolatry which is covetousness, and to keep us from narrowness and stinginess, especially as we grow older.

These, and others like them are the benefits God intended should result from tithing. That they do so result is beyond question. The true vision is at home, the vision abroad, bright though it be, is secondary.

For thirty-five years I have been circulating literature urging Christians to adopt tithing as a rule of life for financial reasons. At first I was as skeptical that tithing would always result in increased prosperity as most Christians are today. For years the literature I circulated was largely interrogative. I wanted facts, not theories. Especially was I anxious to learn of exceptions to the rule that tithing pays, pays in dollars and cents.

For several years I traced by correspondence every exception I could hear of to its source as nearly as I could. In practically every case failure was due to causes which had nothing to do with tithing.

The Law of Tithing Consistent

There are limits to the financial results of tithing. All that is claimed is that those who adopt it as a rule of life because they desire to honor God with their substance will profit financially by tithing.

But tithing will not affect conditions and circumstances with which it has no connection. It will not make rich land out of poor. It will not take the place of fertilizers or careful cultivation of crops. It will not produce rain. It will not make a successful merchant out of an untrained farmer. It is not a shield against bad debts. It will not help speculation. It will not take the place of special training in any calling. It will not produce sickness for the benefit of tithing doctors nor law suits for tithing lawyers. It is not a substitute for brains or tact. It is not many other things with which it has no relation, but it is a sensible,

practical, easily followed and financially profitable method of honoring, in other words, worshipping God with our substance. If practiced by all Christians, they would be both financially and spiritually richer. They would love their churches more, and would live happier and far more useful lives.

The One Great Objection

What I write and say is from a layman's standpoint. Experience and observation long ago convinced me that the one objection to tithing that overshadows all others in the minds of laymen, is that they think it is too much. They think they cannot afford it. Thirty-five years of very wide observation involving the results of many millions of printed inquiries as to the financial results of tithing has convinced me beyond the possibility of doubt, that no Christian who wants to please and honor his or her God and Savior can afford not to tithe.

Closing Words

A closing word to ministers. It is a hard thing to say, but candor compels me to say that my experience for many years shows that it is harder to persuade ministers to adopt and advocate tithing as a rule of life, than laymen, especially young men and women. There are two reasons for this, one of which lies at the basis of human nature. Your working hours are all devoted to the Master's service, hence whether you give little or much, your consciences are at rest.

If you do not set aside a definite proportion of your income to the Master's work, you have no definite sense of spiritual loss. You do not necessarily back-slide or become cold and indifferent as the ordinary layman does because he cannot help it. You may not express it in so many words, but your sub-conscious thought is, "Why set apart a tenth of my limited income when my whole life and energies are consecrated to Christ and His kingdom."

The other reason is that practically all ministers are liberal givers. As a class, you are far more liberal than we laymen. If all lay Christians were as liberal givers as are our ministers, there would be no financial need to advocate tithing.

But there remains to you the supreme question of duty, duty not so much to yourselves as to your people. They naturally and rightly look to you for leadership. You cannot be a leader in any movement in which you decline to join. You cannot consistently advise a member of your church to make a sacrifice (though it is not a sacrifice in the sense of loss) for the Master that you for yourself refuse to make. I know this is delicate ground but I want to be frank with you. I will be equally frank in another direction.

Ministers Should Be Just to Themselves

It is more than probable that most ministers if they would keep an accurate account of the actual money they spend for the cause of Christ, and which in simple justice they ought to charge to tithing account, they would find that they were already giving a tenth. In some cases, yes, in many cases more than a tenth. If you, my ministerial reader, will try keeping a careful account of what you and the members of your family give at church, prayer meeting, Sunday school and other church organizations, all you spend attending funerals and visiting the sick outside the membership of your own church which alone pays your salary, of all your expenses attending meetings of various kinds, which as a minister, you feel you ought to attend, but where you must bear at least a part of your expenses, I believe the great majority of you will find you are already giving a tenth.

ENCOURAGEMENT.

Interest on the subject of stewardship, reduced to practice by tithing, has marvelously increased in recent years. Not many years ago it was most marked among the United Presbyterians. Next came the Presbyterian Church, both north and south. A little later the greatest interest seemed to be in the Baptist Church, especially in the south. Just now, (This "Encouragement" paragraph is written in 1915) the Methodist Church is taking hold of the subject along new lines which promise greater results than have yet been obtained in any denomination.

That Church now has a "Stewardship Secretary" with a substantial fund from which he can draw for the publication of stewardship literature. Their leading men, Bishops and others, are rapidly coming into line in favor of tithing. It is a perfectly safe prophecy that the next General Conference which meets in 1916 will take advanced ground on that subject, and with their machinery, the action of their highest church court means more than advice and admonition. It means action by every Methodist pastor.

Meanwhile, the interest is deepening and widening in all denominations. Hundreds who were boys or young men with small incomes when they commenced tithing are now not only liberal and often large givers, but have also become leaders in the tithing movement.

Aside from the annual increase per capita of gifts to foreign missions, perhaps the most convincing evidence of increasing interest in tithing is the multiplication of tithing organizations in the churches. Scarcely a day passes in which the writer does not receive one or more letters containing the statement that a

tithing band or league has been, or will be organized in the same church.

Today's mail, May 13, 1915, brought three such letters. I copy the following from one of them written by the pastor of the Presbyterian Church in Kingstree, S. C. "Probably you will be interested to know that we organized a Tithers' League last Sabbath with 71 charter members. We have only 190 members in the church."

More than upon any other agency, rescuing the church, not to say religion, from its age long attitude of mendicancy depends upon you ministers. No one questions that universal stewardship made practical by tithing would redeem the Church from present begging methods for carrying on its work. Nothing else ever has done it or ever will.

Christ was born into a non-mendicant religion—the only one in history. No sane man can believe that He intended to found and substitute for the Jewish religion, whose ministers in holy things were as financially independent as their brethren of the other tribes, a religion the existence and propagation of which should permanently depend upon the begging abilities of its members, and especially of its ministers. Not to help is to hinder. Will you help?

Four Important Questions

In the wide range of your activities can you think of any other one thing you can do that will be as productive of permanent foundation results in the building up of the Master's kingdom in your own church as for you to become the leader of your people in tithing?

Can you think of anything that would be more helpful in your own church than for a liberal proportion of your members to become tithers?

Can you reasonably hope or expect that any efforts you and other ministers may put forth for improving the present shameful conditions of church and missionary finances will be as successful as if you and they, by example and teaching, advocate tithing by all church members?

I do not, I cannot believe that your adoption of tithing as a rule of life will result in any financial loss to you personally, but even if I am mistaken, can you not make the, to you, apparent sacrifice for the sake of others and for the honor of the Master?

IMPORTANT SUGGESTIONS

One all important requisite to success both in the teaching and practice of tithing is secrecy, or at least non-publicity. Tithers may be willing that the fact that they tithe shall be known, but no tither is willing to advertise his income be it little or much. Only little white, or at least plain envelopes are used by all tithers in church. If they desire to keep the amount of their tithes entirely secret, the envelope is not marked in any way. The Church Treasurer simply places the enclosed amount to the credit of Tithing account on his books.

If the tither wishes to receive credit in the church records, he places a number only on his Tithe envelope which corresponds to the same number opposite his name on the Treasurer's books. By this method only the Treasurer knows the amount.

As to the division of Tithe money, practice varies. In some cases it is all placed to the credit of Home Church Support unless otherwise marked on the envelope. In others the officers of the church make division as they think best. The plan is elastic and admits of any desired change. It fits in perfectly with the "Contribution from every member movement."

Can you find better use for a portion of your Tithe money than by the purchase and circulation of Tithing literature?

HOW TO SUCCEED.

Only two men are necessary to work a revolution in the finances of any church; one a live pastor who believes in tithing; the other a live layman who will furnish the financial backing to purchase the necessary tithing literature. This in a church of 100 families will cost less than \$20.00, and for a larger or smaller church in the same proportion.

Preaching an annual sermon on tithing does little good; not much, if any better, results follow the distribution of a single pamphlet advocating tithing. To become intelligent tithers people must be educated. Listening to a half-hour sermon, or reading a sixteen page pamphlet once or twice a year is not sufficient.

Education in anything to be of value must be continuous. No long period must intervene between lessons. Lectures and study must be combined and each must supplement the other.

Now to get down to business. The pamphlets combined in "Tithing and Its Results"* are the grain of many winnowings; the wheat of many years' experience. They combine arguments and facts, chiefly the latter. The later pamphlets are almost wholly devoted to facts showing the result of tithing. Facts, results, experiences, are what you care for. Your mental questions are, "How does it work?" "For whose benefit was tithing instituted?" "Does tithing pay the tither?" "Is there beneficent law back of tithing?" If the answer is "Yes," your next question is: "Can you prove it?"

In all the pamphlets published by the writer an emphatic "Yes" is the answer, and he tries to prove it, not nearly so much by arguments as by facts. By the actual experience of tithers.

Now if you are really interested in tithing and want to have it adopted by any large proportion of the membership in your church and, as a perfectly natural result, to see your church lifted up and out into the sunshine of financial prosperity, you can do it and rejoice in the doing. Remember also that the results will be permanent. All human movements require renewal at least once a year. Enlistments in the army of tithers are nearly always for life.

If the literature published by the writer is used, I advise that it be circulated with not more than an interval of two weeks between distributions, as follows:

- 1st, No. 13—"Thanksgiving Ann" and "The Deacon's Tenth" are bound together.
- 2nd, No. 2—"What We Owe and How to Pay It."
- 3rd, No. 1—"What We Owe and Why We Owe It."
- 4th, No. 9—"What We Owe and Objections to Paying It."
- 5th, No. 10—"Christian Service for Laymen."
- 6th, No. 11—"What We Owe and Results of Teaching It."
- 7th, No. 12—"Does Tithing Pay?"
- 8th, No. 16—"Talks With Money."
- No. 14, "Wesley Chapel Tithing Experience" and No. 7, "What We Owe and the Results of Paying It" have especial reference to the "Store-house" system of tithing.

*See last page.

AMERICA TITHERS UNION

Is designed to lay the foundation for the ultimate enrollment of all the Tithe payers in the United States, and Canada.

All Pastors and others ordering Tithing pamphlets for distribution are earnestly asked to obtain all the signatures possible to the detachable tithe cards, which are sent herewith, or may be had for the asking.

This effort to secure the enrollment in the America Tithers Union of the great body of tithers in the United States, while important, is not the chief object. Of far greater importance is the enlistment of new recruits in the army of tithers.

In seeking these, remember that children and young people, including those who have as yet no regular income, are not only more likely to enlist, but so far as the future is concerned, and to a large extent the present, their enlistment as tithers for life is of even greater importance, than that of those who are older.

To save postage and labor at both ends of the line, we advise that as many of the cards as possible be enclosed in the same envelope, the party sending them to receive and distribute the Certificates of Membership. The detachable Tithe Cards are printed separately as part of a four page circular. They can be obtained in reasonable quantities gratis, postage paid, by addressing,

THE LAYMAN COMPANY,
143 N. Wabash Ave., Chicago, Ill.

Can you find better use for a portion of your Tithe money than by the purchase and circulation of Tithing literature?

IMPORTANT NOTICE

These pamphlets are not and never have been published for personal profit.

 Money must accompany all orders.

LITERATURE ON THE SUBJECT OF TITHING PUBLISHED BY THE WRITER

	Price per 100
No. 1—"What We Owe and Why We Owe It".....	\$1.50
No. 2—"What We Owe and How to Pay It".....	1.75
No. 3—"Thanksgiving Ann" (Published in No. 13 only)	
No. 4—"The Pew to the Pulpit" published only in "Tithing and Its Results"	
No. 5—"The Deacon's Tenth" (Published in No. 13 only)	
No. 7—"What We Owe and the Results of Paying It".....	1.75
No. 8—"Tithing Reminiscences" Published only in "Tithing and Its Results."	
No. 9—"What We Owe and Objections to Paying It," and "What Those Who Have Tried Tithing Say About It"...	1.50
No. 10—"Christian Service for Laymen".....	1.50
No. 11—"What We Owe and Results of Teaching It".....	1.75
No. 12—"Does Tithing Pay?" and "What We Owe and the Law Back of It".....	1.50
No. 13—No. 3, "Thanksgiving Ann," and No. 5, "The Deacon's Tenth," bound together.....	1.50
No. 14—"Wesley Chapel Tithing Experience".....	.50
No. 15—"Letters to Editors".....	1.75
No. 16—"Talks With Money".....	1.50
No. 17—"God's Twin Laws".....	1.75

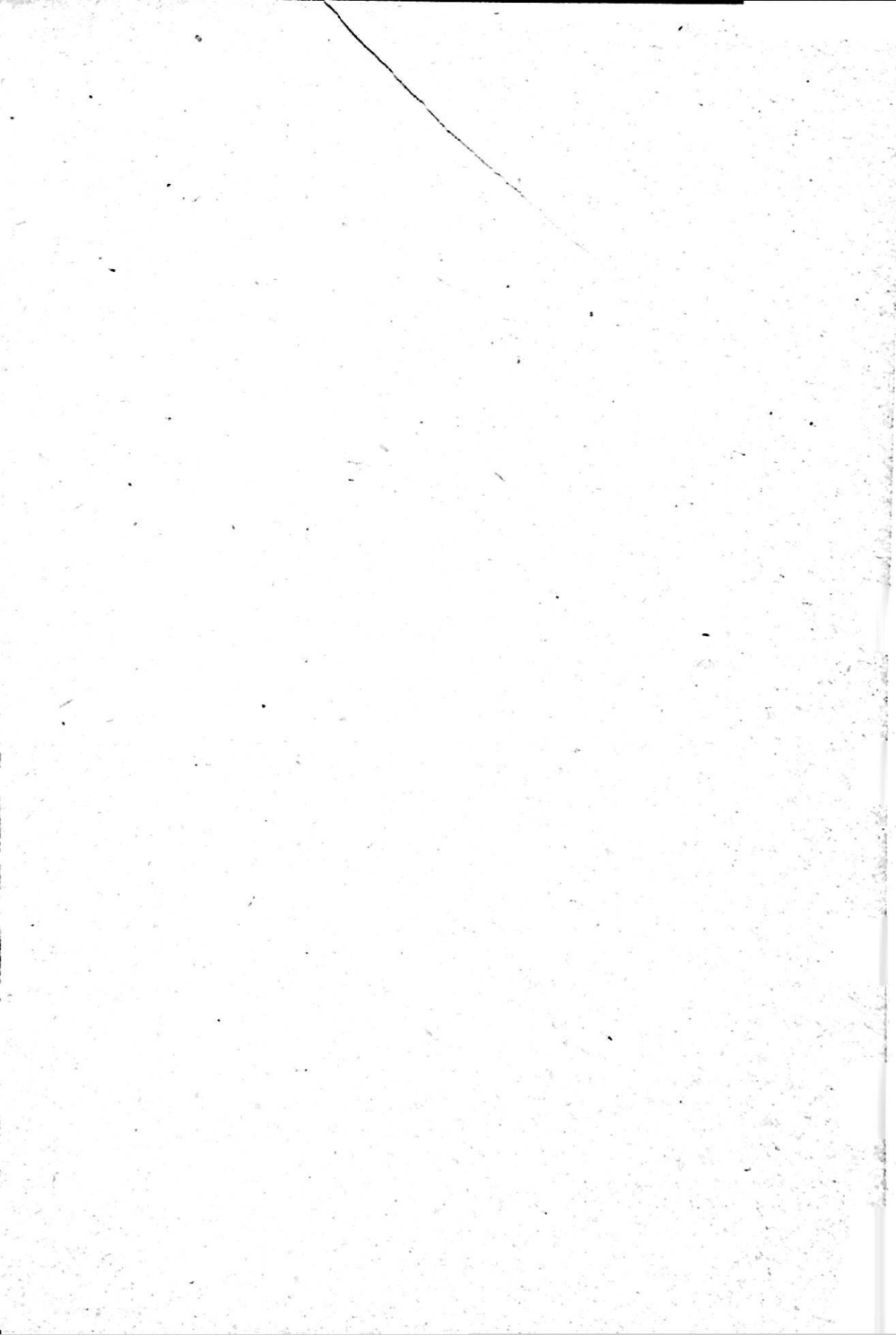
All the above pamphlets except No. 13 are now bound together in one volume of about 200 pages, entitled "Tithing and Its Results." Price, 25 cents; \$20.00 per hundred in lots of 25 and over.

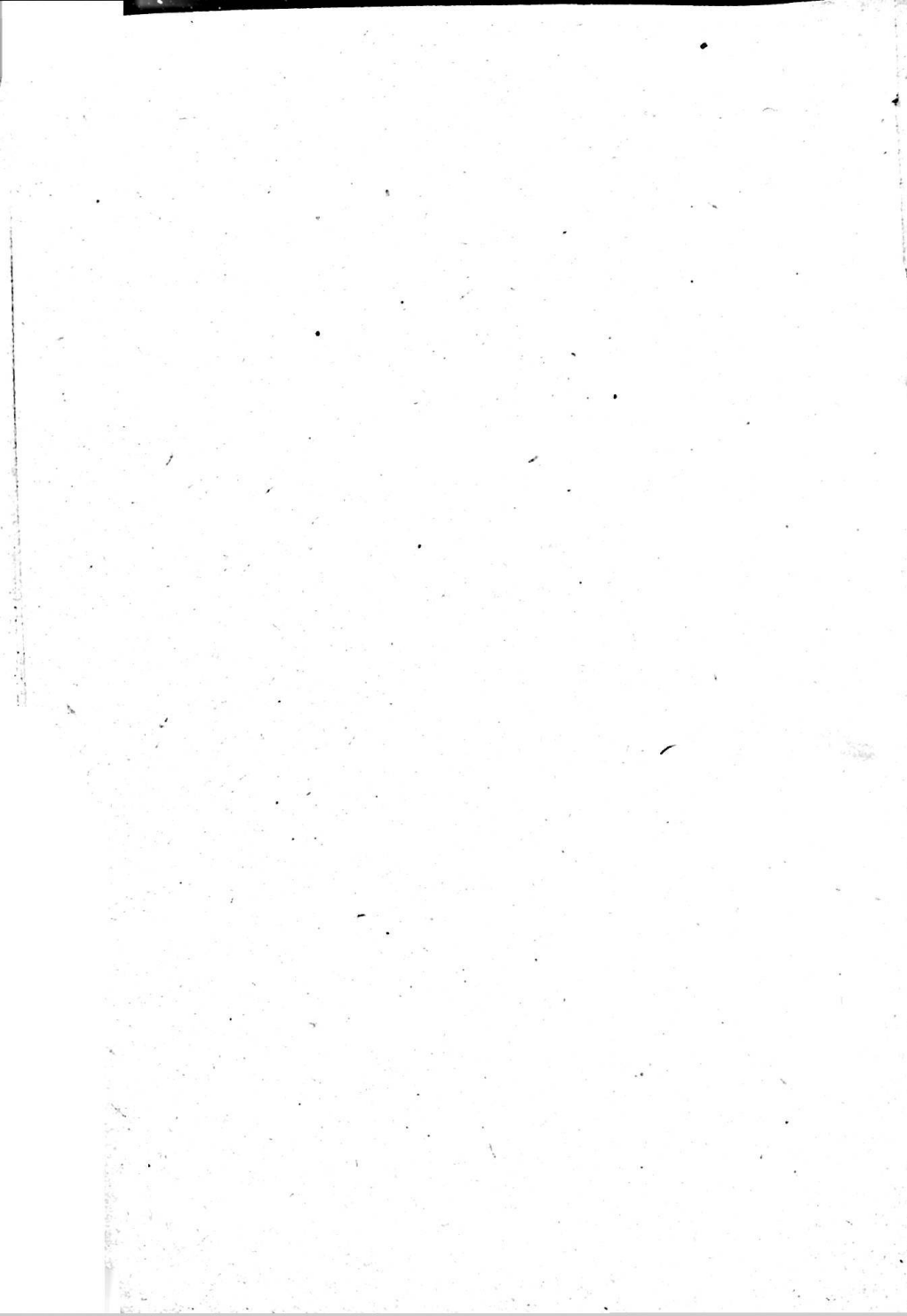
The prices given above include prepaid postage or express

Can you find better use for a portion of your Tithe money than by the purchase and circulation of Tithing literature?

(Pledges for the "Tithers' Union" Free.)

Address: THE LAYMAN COMPANY, 143 N. Wabash Ave.
CHICAGO







What We Owe *and* Results of Teaching It



As stated more fully in "Tithing Reminiscences," the paramount object in all the writer has ever done in behalf of tithing has been to ascertain and give the widest possible circulation to the unbiased facts regarding its results upon the lives, character, personal happiness and financial prosperity of those who practice it as a rule of life.

If tithing is a financial law, and it is, the logical results of obeying it are also financial. While it is true that tithing benefits those persons and objects upon whom the tithes are bestowed, that is not the object of the law nor the reason for its enactment.

In precisely the same sense both the Sabbath and the Tithe were "made for man." Neither for the other man, but for you and me. The benefits to others by the payment of our tithes are secondary and incidental. We who pay them are the chief beneficiaries. Others may be and in fact are very greatly benefited by our observance of the law of the Sabbath, the seventh of time for rest, but the benefit to them, like the benefit to those who are helped by our tithes, is a secondary result. It is another way of stating that "it is more blessed to give than to receive."

The law of the Tithe is universal both in its application and results upon character. "Does he pay his debts promptly?" is the supreme test of character in business. The poor man who owes but little, whether of tithes or to his grocer but who pays promptly, builds up and establishes his character and self-respect just as much as the well-to-do or rich man who does the same in larger amounts. Note the words "self-respect." Genuine self-respect, that respect which has the approval of conscience is the most vital asset any man can have in building up character. No man can have it now who does not pay his debts to other men, and the time is rapidly coming when no man can have it who does not pay his money debts to God. The fact needs to be iterated and reiterated until it burns itself indelibly

into our consciousness that the supreme purpose of the tithe is to make character and that making character pays in every good sense.

Think for a moment what the universal practice of the tithe would mean. By universal, I do not mean by Christians alone. Thousands, yes, millions, who are not church members or Christians observe the law of the Sabbath, the seventh of time, to the extent of resting, or refraining from labor on that day. Are they not personally benefited by thus apparently losing 14 per cent of their time from gainful employment? All experience proves that they are benefited morally, mentally and physically. While they may lose and do lose the much greater spiritual benefit they would gain by "remembering the Sabbath day to keep it holy" they are profited to the degree that they observe the law.

The law of the Tithe, the tenth of income or, as the Bible phrases it, "the tenth of increase" rests upon the same basis and its observance brings the same degree of results to those who obey it because it, like the Sabbath, is a law of the race. If we all obeyed it, we would all be generous. Yes, more, very much more. We would all be philanthropists. Every ten years we would all contribute for the less fortunate than ourselves the aggregate net profits from one entire average year of labor and effort. The poor, if any remained, would equal the rich in philanthropy for all would pay, not "give," in the same proportion, and all would share alike in the character building which always results from paying our debts.

We should everlastingly keep in mind the fact that the law of the tithe is for the benefit of the tither, for you and me if we obey it. The question of obedience is left to us. We can obey it and gain the reward, or we can disobey it and suffer the penalty.

Can you think of any of God's laws that you cannot disobey if you want to? You can disregard God's law of gravitation and walk off the edge of a precipice if you want to. You can drink polluted water, breathe impure air by shutting out of your rooms God's pure air and sunshine, if you want to. You can touch a live wire charged with electricity if you want to.

Gravitation, electricity and the laws of health and chemistry are just as much God's laws as if they had been added to the ten commandments.

True they are physical laws while the Sabbath is a moral law also a time law and the Tithe a financial law. But all God's laws are good and kind and loving and all were enacted and are continuous for our benefit.

Can you think of a single one of God's laws, whether mentioned in the Bible or not, that it does not pay spiritually, morally, physically and financially to obey?

The religious world in past ages, and to a large extent in the present age, has dwelt far too much on the penalties of violated law. In many minds law and penalty are almost synonymous terms.

The fact is that absolutely all of God's laws are beneficent and the rewards for obeying them are just as certain as are the penalties for disobeying.

Fear is not a good basis for a high type of religion, that religion best expressed in the phrase, "the life of God in the soul of man." Fear weakens, just as faith, hope and courage strengthen character.

We recognize this fact in everything else but religion. Fear of excommunication is the most potent weapon in the hands of the Roman Catholic Church. Fear may, and doubtless does, make and hold church members, but it neither makes nor holds worth-while Christians.

The basis of fear is the dread of penalty for doing wrong. The basis of courage and faith is the hope of reward for doing right, and here let me repeat that the rewards for doing right, for obeying God's laws, are just as certain as are the penalties for disobeying or disregarding them; in other words, for doing wrong.

Use of Money a Test of Character.

More nearly than anything else money represents our concentrated selfishhood. This because money is the concentrated result of all our labor or effort of any and every kind. When an employee of any description receives his weekly pay, he holds in his hand the concentrated result of forty-eight hours or more of labor. The same is just as true, varying only as to time and methods, of payment of the lawyer, the physician, the merchant, the manufacturer, in short, of every man who receives payment for labor or service or values of any description. What these men, or if the list does not include all, what any man does with his money is an infallible test of his character. In the matter of the genuineness of Christian profession it is the one test the non-Christian world invariably applies. What better test can you apply?

Is not the phrase "money talks" true in the best sense when this test is applied to its use? But we must not for an instant forget that it is not the amount of money we give to good objects that "talks"; it is the proportion from our income that counts.

WHAT THE PEOPLE SAY WHO HAVE TRIED TEACHING TITHING.

Until within the last little more than a decade, it has not been possible to obtain satisfactory statistics regarding the results of teaching tithing. The work of Mr. Sigler and others in behalf of the "Store House" System enabled me to collect and publish the facts contained in No. 7, "What We Owe and the Results of Paying It," which is made up largely of testimonies from churches which had adopted that system as a part of their church finance.

For two or more years past I have preserved about three hundred of the larger orders received for tithing literature, intending to obtain material for another pamphlet devoted to the results of teaching tithing.

In August and September of the current year, 1913, I sent to each of these parties a letter in substance as follows:

"Dear sir:—

"About.....191..., I filled your order for about..... pamphlets advocating tithing as a means of church and missionary support for circulation among the families of your church.

"Desiring to know how much good, if any, has resulted from their circulation, I ask that you will kindly fill out and return the enclosed card at your early convenience. I would like the liberty of publishing such facts as you may give.

"For greater convenience in filing, I enclose two blank cards for such additional information, incidents and experiences as you are disposed to give."

The card enclosed was as follows:

Approximate number of tithers in the church before the circulation of the pamphlets.....

Approximate number who were induced to become tithers by their circulation aided by sermons and other efforts.....

Approximate gain in church and missionary offerings, amount..... Per cent of gain.....

Results of tithing upon the financial prosperity of those who practice it.....

Results upon their spiritual life and activity.....

Believing as I do that tithing was instituted for our benefit, rather than for the benefit of those who receive our tithes, I regard the two last questions as of paramount importance.

Name..... P. O.....

Name of Church.....

Is the Pastor a tither?.....

Up to date (the replies are still coming in) 191 churches have reported with more or less fullness.

Only seventy-two of the writers answer the first two questions regarding the number of tithers before the circulation of the

literature and the resulting gain. Fifteen of these had no tithers before their circulation; eight had only one, and seventeen had two. It is fair to presume that in most of both these two last classes the names of the pastors and their wives would be included.

Answering the second question, the gain of tithers in the fifteen churches where there were none before, was 146, an average of nearly ten to each church. In the eight churches which had only one tither in each, the gain was sixty-five. In the seventeen churches with two tithers in each, the gain was 126.

The total gain of tithers in the seventy-two churches was 956, an average of thirteen to each church, and the total now tithing in the seventy-two churches is 1,302, an average of eighteen to each church.

All experience shows that a nucleus of tithers acts as a leaven. Their influence grows, not only in increase of tithers but in inducing larger gifts from non-tithers. Ordinary givers are givers from year to year, and respond about in proportion to the pressure from the outside. Tithers are tithers for life. Pressure from without is not necessary. The impulse, like that of life itself, is from within.

A large number of the replies from the 191 churches are tabulated in the succeeding pages under the subheads of "Offerings," "Financial Prosperity," "Spiritual Life and Activity" and "Miscellaneous." I ask that you do more than glance at them. I ask that you read and ponder them. They are of far more importance than anything I, or any one else may write upon the subject. You want facts. This work was undertaken and is being carried on to obtain them. Here they are, and they are neither colored nor shaded. If space permitted, I could publish many more that are favorable. None that are in the least discouraging or unfavorable have been omitted.

It will be noted that the replies regarding "Financial prosperity" are fewer in number than either "Offerings" or "Spiritual Life and Activity." The reason is obvious. The pastor or any one else knows and can report both of the latter. Only the tithers themselves can testify as to personal financial prosperity.

FINANCIAL PROSPERITY.

Results of Tithing Upon the Financial Prosperity of Those Who Practice It.

"Tithers have prospered to their surprise spiritually and through years of crop failures have prospered financially as in preceding years."

"Happier and more prosperous."

"Very good indeed."

"Far in advance."

"Certainly not less prosperous."

"Three of the seven tithers have become owners of their homes by purchase on the installment plan within 14 months after they began to pay tithes."

"Spiritual life and activity increased."

"None are poor; some have increased their incomes and business prosperity."

"In my own case my finances were always in a tangle until I began tithing; since then I always have enough and a little to spare."

"Cannot tell but know that no tither has been less prosperous."

"The results are splendid."

"Spiritual life greatly quickened."

"They seem to have more and more to give as opportunities for giving present themselves."

"God has blessed them, giving them employment and prosperity."

"Those who have adopted it seem to have been helped financially."

"All our 54 tithers seem, as far as I am able to discover, to be prospering, not getting rich perhaps—they are all laboring people—but all are doing well."

"All our tithing families seem to be prospering."

"With one exception the income of all our tithers has been greatly increased."

"Am not able to say positively but, as I see it, they are prospering nicely."

"All the tithers say they are doing better than ever before."

"More care regarding their finances and less foolish expenditures."

"The results are very evident. I have instance after instance, testimony of those who were and are still being blessed by the use of these pamphlets."

"It is perhaps too early to test it yet but they are trusting God in the matter."

"They are prosperous."

"Cannot say as to the financial prosperity of tithers, but it has been a great blessing to the Church."

"Time too short to show any marked gain except in greater spirituality."

"The Lord has greatly blessed the tithers here with good health and success in secular work."

"In carefully reviewing the list of our 25 tithers, I do not find any that have not been materially prospered."

"They prosper. I have watched and noted this for years."

"Frequently say they have more money than before the tithing system was adopted."

"There has been a general toning up in the matter of giving. Those who are tithing are doing well financially."

"Tithers say they are more careful in small things. They say that their 9/10ths does more than 10/10ths did before."

"Good so far as I know."

"Those who have been tithers for years have been financially blessed above the others."

"Every person who has become a tither in my church has had financial prosperity all the year."

"Better members in every way and more prosperous financially and spiritually."

"Our Bible Superintendent says he owes all his financial success to tithing."

"Beneficial in every case."

"The tithers all prosper."

"I have been using your pamphlets for over 30 years. Have had hundreds pledge themselves publicly to adopt the plan and so far as I know all those who have kept the pledge have prospered."

"They all claim that they are prospering in a material way. They say it pays as individuals without reference to others. It brings prosperity."

"More than most others, I have been helped in my work by your pamphlets. I have built many churches and your literature has been of great financial assistance. I have also been blessed spiritually in its distribution."

"A decided increase."

"I do not know of a single tither who is in poverty-stricken circumstances; on the contrary, all of them are thrifty and prosperous."

"All report greatly increased temporal and spiritual prosperity."

RESULTS OF TITHING UPON SPIRITUAL LIFE AND ACTIVITY.

"Those who are tithing are the spiritual pillars of the Church."
"The spiritual life and activity of our tithers has increased and is increasing."

"The tithers are the most spiritual of our people."

"Our tithers show more interest in all things pertaining to the Kingdom."

"Spiritual life deepened."

"There has been marked improvement in spirituality and work."

"All say they feel much better satisfied and enjoy religion much more than ever before. They are certainly much more active."

"Spiritual activities greatly improved."

"Strong opposition here to tithing. Nevertheless the literature has done and is doing good. The hard ground has been broken up. It has set the people thinking and talking and many are thinking seriously. The younger men will listen to reason rather than the 'Pillars of the Church.' You will be able to understand our problem when a leader of a young men's Bible Class of about 20 called tithing 'rot.'"

"Most glorious, the prayers of my tithers are soul lifting. I regret only that so many rejected and some were offended."

"The payments of one young man, a farmer who had been converted to tithing exceeded any and all of the rich farmers, who did not tithe. Yet many of these men said they were sure they gave more than a tenth."

"Deepening of interest in Bible study and personal work."

"You, as a business man, know it is difficult to tabulate results. Our church has been so cold. Even those tithing had not caught the spirit. It is all different now, dating its beginning to the use of your literature. New interest in every department led to efficiency campaign and larger gifts on the part of those not tithers. After I preached my last sermon of the series, one man giving for years \$10.00 annually for benevolences increased his gifts to \$100.00 annually. But the greatest testimony comes out in the individual life of my people. The individual report on the card as to numbers does not mean much to you. If you could know the full story of this church 18 months ago and now, you would know."

"There has been a marked increase in both."

"They are the most spiritual, the natural result."

"Almost double in attendance, interest and influence."

"I have three points in my charge. The point that practice tithing to fullest extent is most spiritual, receives more members, has more conversions, has better prayer meetings and is easy to get along with in all things."

"They are more active in the Master's service and are instrumental in leading others to Christ."

"Prayer meetings larger and better. Bible study and family prayer great gain."

"We have a membership of 103. None wealthy. We built and paid for a brick church at a cost of \$10,865. None of the usual 'clap trap' methods for raising money were resorted to, and on dedication day we did not have to resort to the ordinary appeal and pull. We had a better plan, God's plan, and outsiders are saying we never saw it after this fashion."

"One man in the bounds of my charge who is not a member of the church took me off to one side one day and told me he believed in tithing and that he wanted to support a native Chinese pastor another year. Asked me as to all the details and finally said: 'I owe the Lord \$150.00 more each year than I am paying, so just put me down for that amount.' His word goes in this community."

"Excellent."

"Spiritual life advanced."

"Tithers are more active in service and more devoted to the entire cause. Spirituality deeper."

"The most liberal people I have are the tithers."

"A very perceptible improvement."

"Their lives are a spiritual power. They are leading in Church and community."

"We had an interesting tithing debate. I preached on the subject and circulated pledges. Some half dozen signed. Work was mostly educational. We already had a tithing band of a dozen, the best supporters in the Church."

"The most dependable members in the Church and the largest givers are the tithers."

"Good, with their increased material offerings has come a spiritual blessing."

"Cannot reply specifically to your questions, but believe the tithing spirit is growing among our people though covetousness is an awful master and has most of them by the throat."

"They are the best workers in our congregation."

"Tithers are the most spiritual members of my Church."

"Happy, trustful and cheerful in their daily life. Also greater interest in the spiritual life of the Church."

"The effort was a failure (so far as I can judge) through lack

of interest and co-operation on the part of church officers. About half of the pamphlets were distributed and unless I can get better assistance, no more will be distributed in this church, the remainder in that case will be turned over to another church I have in mind."

"Many of our members are faithful tithers and feel that they are greatly blessed by this system. Our church gives generously to missions."

"At the beginning of this last year an attempt was made to reduce the salary; but through the efforts of my District Superintendent the salary was maintained where it was last year. I presented 'The Tithe' in a sermon and distributed your titling literature with the result that at the end of the year the salary was paid in full and an actual gain of \$294.00 in the Benevolences. Last week the Ladies' Aid Society with its old money raising method, was turned into a Ladies' Social Circle, the purpose of which is to create Social life among the members of the Church, and not to raise money."

RESULTS OF TITHING IN CHURCH AND MISSIONARY OFFERINGS.

"Gain 10 per cent."

"Cannot give per cent of gain but much easier to meet bills."

"Gain of 100 per cent, the result of two efforts; 1st, the every member canvas, and 2nd, the titling effort."

"30 per cent gain."

"Gain of 50 per cent."

"About 75 per cent gain over former years. I succeeded in getting about 150 members of the Church to tithe for one year. We met all obligations, many quite heavy, and did it easily. We usually had a balance of several hundred dollars in the treasury each month and all bills paid."

"We use no other method to raise our money. Just a voluntary offering in the titling envelopes or loose in the baskets. Our Church gave \$4,112 for missions the past year."

"We have eight tithers now and what per cent of our gain in financial lines is to be attributed to them I do not know. I do know they pay a disproportionate share of the mission funds which have largely increased. Nor do I know results of titling on financial prosperity. I do know the tithers are the workers."

"Over 300 per cent gain."

"Eighteen per cent gain."

"Very favorable results."

"Gain of \$1,000 for expenses, an increase of 25 per cent, gain for benevolences 100 per cent. The Duplex envelope system was introduced at the same time. The two systems worked admirably together."

"Increase of about \$400 in offerings, which is a gain of 33 per cent."

"Fifteen per cent of gain."

"Eighty per cent gain. Twelve tithers out of 300 members give more than half of all the money contributed to the Church."

"At least 50 per cent."

"Church and missionary offerings have more than doubled."

"Your literature has done much more good than we can accurately report."

"In individual cases the tithers have some of them given twice or three times what they gave before and have enjoyed it. One girl is giving as much as several of the business men give and says she has more money for herself than ever before. The gifts to missions have doubled. None who undertook it have thought of giving it up."

"The gain in offerings has been about ten per cent. We had 44 tithers before your pamphlets were circulated; we now have 54."

"Not enough have adopted tithing to make a perceptible difference in church finance."

"I cannot say this or that as a direct result of mailing your pamphlets to my people, but I am fully satisfied the printed matter caused streams of new life to flow into the financial life of the church. Our benevolence collections were at higher water mark and our church finances in better condition than for years."

"My salary has been increased and there has been a substantial gain of 25 per cent in missionary offerings."

"During the year following the circulation of your tithing literature there has been a gain of 45 per cent in church and missionary offerings."

"Gain of \$570, which is 33 per cent over last year."

"We have in our church about 60 tithers. During the year we dedicated, free of debt, a \$100,000 church without special offering on dedication day. In canvassing for funds it was noteworthy that when we met a tither the response for subscription was prompt and always larger than we expected."

"The gain in church finances has been about 50 per cent."

"Gain this year over last 25 per cent."

"No results so far visible. Have not yet distributed all the literature."

"About 20 per cent of our families are tithers, largely attrib-

utable to the literature received from you. At present we are without a pastor."

"Besides giving out the literature I preached on tithing several times. The Church was so weak that it might about as well have closed its doors. By encouraging and educating them in tithing we are going to close the year with a better report than ever before. The spiritual interests are far brighter than they were."

"Gain in offerings 40 per cent as compared with the previous year."

"One man who had been giving practically nothing after reading the literature and listening to two sermons on tithing, said to me: 'I am convinced and will tithe from now on.' In six months he has contributed \$315 to our new building, besides liberal contributions to other causes."

"Gain in church and missionary offerings from \$120 to \$712."

"The gain has been about 25 per cent, they now amount to \$1,500."

"The gain in offerings has been at least 50 per cent."

"Ten per cent gain."

"Results as far as I can see are 'nil.' No opposition, simply silent indifference. This church has had no training. They are willing to receive missionary help rather than give help to others."

"We were always behind with our pledges. Now we pay cash monthly. We had a \$5,000 debt that has been paid and a substantial increase made in our missionary offerings. Our pledge this year to Home and Foreign missions amounts to \$2,000."

"Eighty per cent gain in church and missionary offerings."

"The tithing campaign was entered upon previous to our effort to get money to pay the church debt. The result was that we received at least four times as much as we could have received otherwise."

"Double over last year."

"Forty per cent gain."

"A very marked gain."

"Slight gain only."

"A gain of 20 per cent."

"Our offerings for church and missions are showing a constant increase."

"The net increase of subscriptions for church expenses was \$12.00 per week, and \$4.00 per week for benevolences. We are now giving three times as much for benevolences as we did a year ago."

"About, 50 per cent gain in benevolences and church offerings."

"Twenty-five per cent gain in offerings to Foreign missions."

"Direct gain in offerings \$200.00."

"Ten per cent gain in missionary offerings."

"Ten per cent gain in offerings."

"I have not kept a statistical table but can vouch for an increased liberality among my people."

"The gain in offerings has been at least 50 per cent."

"Fifty per cent gain."

"A gain of \$300 in offerings, which is 50 per cent gain."

"The last lot of your pamphlets we ordered was for the Christian Endeavor work. Four or five years ago we made a thorough distribution of your literature which resulted in a gain of offerings approximately 200 per cent."

"Gain probably 25 per cent."

"Gain in offerings 20 per cent."

"This is an industrial town. 62 agreed to try tithing for three months. None quit at expiration of time."

"There has been a gain in offerings of about 50 per cent."

"Pastor's salary increased \$200 and financial increase in all departments."

"The pastor we have had for the past four years did not give as a tither and somehow we have gone backward."

"Since I came here there has been a gain of nearly 50 per cent in offerings. Whether the gain can all be attributed to the spirit of tithing or not I do not know. I am now starting on my third year here."

"There has been a gain of 50 per cent in offerings."

"While not very many of the members have agreed to become tithers, yet the entire church membership have become more liberal. We have spent \$5,000.00 during the year remodeling our church building, which I think is largely due to the tithing campaign conducted with your literature."

"A year ago twenty-five of my members became tithers as a result of either mailing or personally delivering your pamphlets, and as strong a sermon as I could preach on tithing; six months later, at the close of the Conference year, we had an increase of \$262.00 in benevolences and \$1,000.00 in other offerings, 24 per cent increase over the previous year."

A layman writes: "I saw to it that a careful distribution was made of the pamphlets. No results as far as I can see. No sermon on the subject. A bad state of affairs in the church regarding missions. Two of our officers refuse or neglect to set

aside anything for that, or for the benevolences. I do not think the pastor is a tither."

From a layman: "The result of circulating the literature was discouraging, as it seemed that so few people read it. Not many sermons have been preached on the subject and I believe that most of the increase of tithers has resulted from the personal efforts of other tithers in the church. No doubt, though, all the various plans have worked together."

"Largest offerings in history of church. Now planning to send out our own missionary."

"Gain in offerings, \$532.00, 45 per cent over last year."

"One Sunday school class which used the literature has more than doubled its offerings and helps considerably in supporting an orphan."

"Before your pamphlets were circulated, we had four tithers. We now have about 35. Last year both the Sunday school and Christian Endeavor societies undertook the support of lay missionaries in China. My salary has been increased \$150.00. We have no wealthy people. Nearly all small farmers and gardeners."

"I have in my church about 30 tithers. They insist that they are the arbiters of their tithe" (which is right), "and I can give no accurate report as to how the tithe is applied. Certainly only a small portion seems to get into the treasury of the church." (This is the first instance of this kind the writer has ever known.)

"Gain in offerings, about 33 per cent since circulating the tithing literature. Those not actually tithing have given more liberally. The spiritual life of the tithers has been heightened and activity increased."

"I have used your pamphlets in other places where they have doubled the amount for missions and other benevolences and also brought a great spiritual quickening and joy to the tithers."

"I have always practiced tithing and urged it upon the people for 28 years, but here, so far, with less success than usual. I have met with a spirit of opposition that has seemed to neutralize my best efforts. I have no doubt, however, that there will be a harvest from the seed sowing."

"A gain of 14 per cent in offerings."

"I am sorry that the campaign at my former charge was not more successful. There was a condition of strife in the church at the time which made any forward movement almost an impossibility. I am in a charge now that is ripe for a campaign of this sort. Please send me samples of all your pamphlets and

I will make a selection and order what I can use most advantageously."

"Results in spiritual life are especially marked. Tithing, of course, is only one of several different means used to this end, but the end has been reached. Spirituality among tithers, however, is especially marked."

"There has been a deepening of spiritual life on part of tithers and others also."

"They become stronger and better Christians, meeting personal obligations more easily."

"A very decided development."

"The most spiritually-minded people in the church are the tithers. They are a happy company, active in every good work."

"They set the pace for all other workers in the church."

"I have myself been prospered wonderfully, all in a natural way, but greatly. Others whom I know have also. Whenever persons here have adopted tithing their spiritual lives have been quickened."

"The little nucleus of members in this little mission church who are 'worth their salt' is made up of the tithers and the liberal givers. The ones who give are alive not only to the church, but in their business. It seems that the outlook both financially and spiritually for the others is rather hopeless."

MISCELLANEOUS.

"I entered the ministry in 1892. Have distributed your literature in every church I have served. In more than one-half, or three out of the five, the tithers have increased. Church benevolences have increased. Six years out of the twenty-one or six times I have had my salary increased. This is while on the charge by voluntary act of the people; in one-half the cases unknown to me."

"One of the leading men in my first regular church came to me after the sermon on tithing (which I always preach early in the pastorate) and said, 'You have converted me. Hereafter one-tenth of my salary is set aside for the Lord.' He labeled a compartment in his pocketbook 'The Lord's "Tenth."'" "They" said he used to be the hardest man from whom to get a quarter for a needy case and now he gives you a dollar with a smile."

"Conditions here are very unfavorable to pushing tithing, teaching tithing, or producing results; more so than any church I have ever served. Several increased their subscription. Two or three told me they were going to adopt the plan. Some fight

it openly. Say that the church ought to give them ten per cent instead of their giving to the church. This is a hard field for tithing."

"I am unable to give you definite information regarding the questions asked on your cards as I have been unable to get the financial officers to circulate the tithing literature as it should be, but am still working on the proposition, and will bring it to the attention of our men at a banquet to be held the last of the month."

"When the pamphlets were received, we had no tithers. Now we have 16, including our pastor and his wife. I am in my 73rd year. I am glad to be a tither and only regret that I have not been one all my Christian life."

From a Business Man:—

"I have hesitated to reply to your inquiry from a feeling of disappointment. I have received and used your various tithing pamphlets for a number of years in connection with different churches that were in their formative period. I have been eager to forward this work as I personally have been greatly blest both spiritually and financially in following along this line. The last effort is the one that your letter has reference to. I was trying to help along another new church in this way of acknowledging God's right to receive the tithe and ordered from you a series of your pamphlets and placed them in the pastor's hands after having, as I supposed, filled him with my enthusiasm on the subject. I gave him money to mail one copy a week to all his membership for the entire series with his assurance that he would also preach upon the subject as well.

"I find now that I was mistaken in my man, and the treasurer of his church informs me that he has not paid a penny himself to the church this entire year. Now, what I am going to ask of you is, that you send me 350 copies of your pamphlet 'What We Owe and How to Pay It,' for which I am enclosing my check. I learn today that I am to be invited to speak at a service at this church and I want to let the membership know that what they may think was generosity on my part in aiding them to add an extension to their church, was simply giving of what the Lord has blessed me with, because I had honored Him with my acknowledgment of His claims upon me, and I want to supplement my talk with a distribution of your very efficient presentation of the subject in the pamphlet that I ask you to send me."

"A goodly number of the members of the Epworth League belong to the Tithe-Covenant Band, and others are tithers. All the League expenses are met by tithes and offerings."

"The constitution of the Ladies' Aid Society of this church

declares that all its funds shall be supplied by the tithes and offerings of its members. Not for many years has this Society resorted to the disreputable business of raising money by teas, suppers, fairs, bazaars, etc."

"I am afraid I cannot answer your questions as you wish. My work as Tithe Supt. of _____ Dist., W. F. M. S., is with individuals rather than churches, with women and not men. At our Dist. Meeting, October, 1911, only five raised their hands as tithers. In October, 1912, thirty-five hands were raised and fifteen more promised to try it for one year. Our reports are not in for 1913, but we have more than one hundred tithers pledged. Many of these report both financial and spiritual blessings, following God's financial Plan. We are pledging the women if they will promise to tithe what passes through their hands. Many of them cannot tithe their husband's income, so they can only tithe the little given to them by the men. As there is not a single tithing church in our Dist., each woman has a tithe-box and she counts it as being in God's Storehouse when she has paid it out to some religious, benevolent or philanthropic work. They only report to me the number of tithers. I do not know their income, amount of tithe or where given. We push the tithe, not for the benefit of our work alone, but for every line of church work."

(In a Later Letter the Same Party Says:)

"Sunday was the regular day for the presentation of tithing in the Sunday School. We used pledge cards like the one enclosed and secured forty-seven new signatures. We prepared a revised list of tithers to put in the box of precious relics under the corner-stone of our new church, and the revised roll had upon it seventy-one signers of the Tithe Covenant and 104 other tithers, a total of 175 tithers."

"Our church has been for many years sowing the seed of tithe literature and instruction. Although I cannot give in figures or percents, nor the gains in church and missionary offerings always resulting from their sowing, I know that they have been large. A Tithe-Covenant Band exists in the church, which has seventy-three members, all of whom have agreed to bring the whole tithe into the storehouse. Besides the signers of the tithe-covenant the church has about forty other tithers who distribute their own tithe. The tithe in the 'Storehouse' has been an unfailing source of supply to the church. The Sunday School has made such wonderful growth that a new church became a necessity, and is now in process of erection. Tithing is presented once

a month regularly before the whole school. A duly elected officer called a tithe superintendent oversees this work."

A business man in Ireland writes:

"I got the package of pamphlets, not to send to the members of our congregation, but to ministers of our church who write me for subscriptions. Many of these have welcomed the leaflets and are making use of them. Our own minister has read extracts from the pulpit, and on the occasion of one special collection for foreign missions, a member who had intended giving £5 gave instead £15. My grandfather was a tither, my father and mother also were tithers, and my brother and self are. We strongly believe in the principle. Some years since, quite a few years after starting business of my own, a financial crisis took place, and as the result of failures, I lost everything. Just then in a most unexpected and unprecedented way, business was put into my hands that realized a very large profit, putting me back in a proper way to carry on. I always looked on this as the fulfillment of the promise to tithers. Today I have a letter from a minister to whom I sent a subscription and your pamphlets, saying he has decided to become a tither and to try to teach his congregation to do the same."

"We have now 34 tithers. This church has had a good record for many years, but never so splendid as now. My people are nearly all gardeners and dairymen. No wealthy members. They are building silos and showing other evidences of prosperity, but I cannot give definite figures as I might if they were salaried people."

"Good as it always is."

"I cannot give you any definite figures here. They tell me they enjoy the plan very much and have a great deal more money to give than before they tithed. It is certainly a pleasure to go to these people for money, for they greet you with a smile. It is also a great blessing to them spiritually, making them freer and more willing to do and give."

"The writer has been a tither for years. My income has increased 200 per cent since I began tithing and all the increase practically dates from the time I commenced to tithe."

"I have tithed for three years and am now in the fourth. My income each year has been greater than for the year previous."

"Those who have become tithers find themselves better off financially than before and do not wish to give up the plan."

"I followed your directions, mailing the pamphlets to members of my church at different intervals. After I had sent three different copies, I was told by several members not to send any more

of those books, stating that they did not care to be bothered with them, and they were thrown in the fire. Difficulties arose in the church and I could not bring myself to labor with them any longer, so I changed my place of worship. I still have all the different copies except those that I sent out. The church is in a deplorable condition. The record for the year is the worst for many years. The Pastor is not a tither."

"About twenty-five years ago, one of Layman's pamphlets fell into my hands as a young Christian and brought large blessing into my life. It has been my privilege and pleasure to preach on the subject during my ministry of nearly a quarter of a century, and I have had many assurances of helpful influence that has come from the pamphlet that came to me before I became a minister, as I remember it now. My wife has her own income and is a tither as well as myself, becoming such since our marriage."

"I am making some headway in my new field as tithe evangelist. My chief difficulty is in getting a hearing by the aid of our pastors. I find our business men more ready to hear than the preachers but I can only get to the people through the preachers."

"In looking over samples of your literature which my son has brought home on graduating from Park College, I am reminded to express my obligation to you for one of your pamphlets received about 32 years ago. At that time some member of the church to which I belonged sent through the post office a copy of one of your pamphlets with a brief written note. One of these was sent to me. I read it, and decided to try tithing until I could find some better way. The result is that I have been a tither ever since. My wife and I have brought up our three children in the same way and I do not think that they will ever depart from it."

"I have now been in the ministry for more than twenty years. During that time I have preached tithing and have distributed literature on the subject. This has resulted in inducing some to become tithers. It has resulted also in bringing up the standard of paying to the Lord's work even on the part of those who could not be induced to adopt the tithe. I have had during the greater part of my ministry hard fields. I have taken some churches which were dying of stinginess, a very common disease in weak churches. In every case there has been a marked improvement in the financial condition of the church as a result of preaching missions and tithing."

"There has been a marked gain in financial prosperity. Also, the tithers have been remarkably free from sickness and losses."

IMPORTANT NOTICE

These pamphlets are not and never have been published for personal profit.

 Money must accompany all orders.

LITERATURE ON THE SUBJECT OF TITHING PUBLISHED BY THE WRITER

Price per 100

No. 1—"What We Owe and Why We Owe It".....	\$1.50
No. 2—"What We Owe and How to Pay It".....	1.75
No. 3—"Thanksgiving Ann" (Published in No. 13 only)	
No. 4—"The Pew to the Pulpit" published only in "Tithing and Its Results"	
No. 5—"The Deacon's Tenth" (Published in No. 13 only)	
No. 7—"What We Owe and the Results of Paying It".....	1.75
No. 8—"Tithing Reminiscences" Published only in "Tithing and Its Results."	
No. 9—"What We Owe and Objections to Paying It," and "What Those Who Have Tried Tithing Say About It"...	1.50
No. 10—"Christian Service for Laymen".....	1.50
No. 11—"What We Owe and Results of Teaching It"	1.75
No. 12—"Does Tithing Pay?" and "What We Owe and the Law Back of It".....	1.50
No. 13—No. 3, "Thanksgiving Ann," and No. 5, "The Deacon's Tenth," bound together.....	1.50
No. 14—"Wesley Chapel Tithing Experience".....	.50
No. 15—"Letters to Editors"	1.75
No. 16—"Talks With Money"	1.50
No. 17—"God's Twin Laws"	1.75

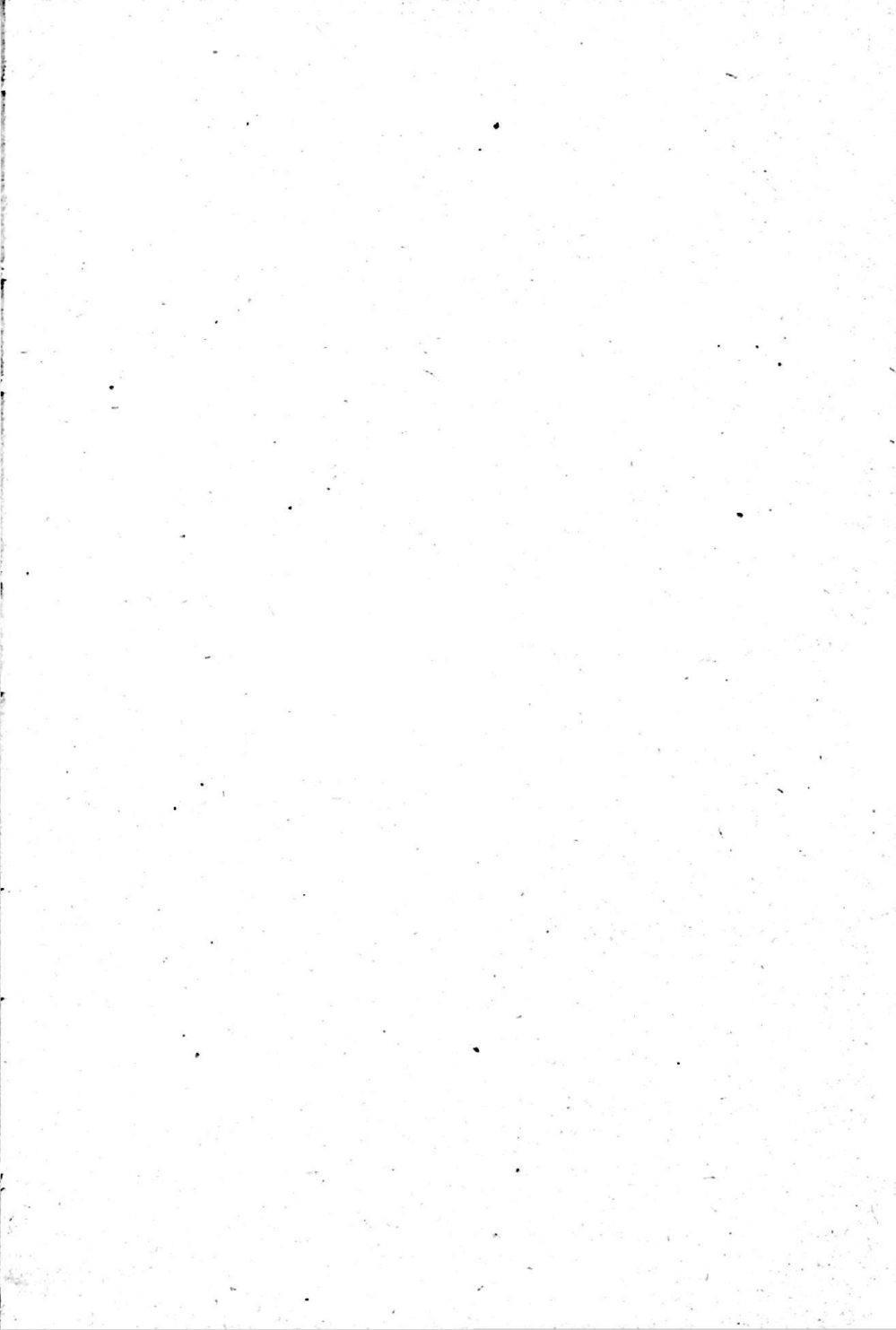
All the above pamphlets except No. 13 are now bound together in one volume of about 200 pages, entitled "Tithing and Its Results." Price, 25 cents; \$20.00 per hundred in lots of 25 and over.

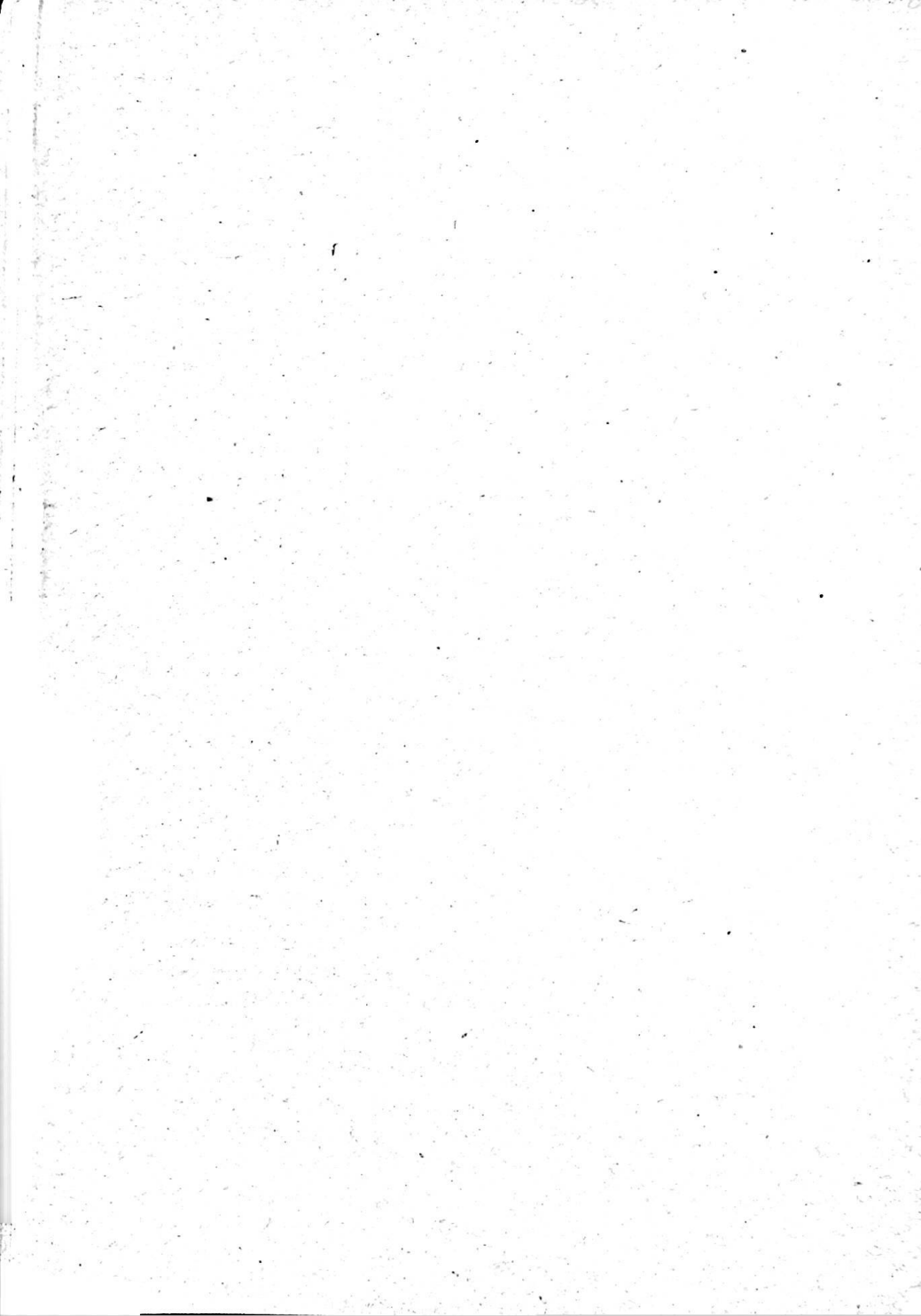
The prices given above include prepaid postage or express

Can you find better use for a portion of your Tithe money than by the purchase and circulation of Tithing literature?

(Pledges for the "Tithers' Union" Free.)

Address: THE LAYMAN COMPANY, 143 N. Wabash Ave.
CHICAGO





DOES TITHING PAY?

— AND —

WHAT WE OWE AND
THE LAW BACK OF IT

Have you ever known anyone who was less happy, less generous or less financially prosperous from being a tither?

"A "Yes" or "No" answer to the above question and statement that you saw this offer in the _____ will bring you by early mail an 80-page booklet in which are given a large number of new testimonials regarding the results of tithing, both upon the lives and characters of individuals, and in churches. This offer is open for four weeks from the date of this issue."

In December, 1913, the above question and offer was published in a limited number of religious newspapers. About 2,000 replies were received within 60 days. While practically all answered "No" very few were satisfied to give a mere negative. In nearly all cases something was added in the way of emphasis. While only a "Yes" or "No" answer was asked for, a surprising number volunteered a brief, and in many cases, a very interesting testimonial. Many of these were on postal cards. Some are unique, and all evidently unstudied as the readers had no thought of publication.

A good many years' experience has taught the writer that facts have far greater influence than arguments. Here are about twelve pages of condensed facts. Comment on them would be superfluous. They not only do their own talking; they do, or ought to do their own convincing.

IS LAW BACK OF TITHING?

As stated on another page, these testimonials are selected from about 2,000 replies received within 60 days in answer to the question "Have you ever known any one who was less happy, less generous, or less financially prosperous from being a tither?" Not a "Yes" reply has been received. Less than one-half a dozen tithers stated that they had not been financially prosperous, but not one who thought tithing had anything to do with lack of prosperity.

In every copy of the pamphlet "What We Owe and How to Pay It" issued since 1876, aggregating millions, the following statement and question has been printed.

"My belief is that God blesses in temporal as well as in spiritual things those who honor Him by setting apart a stated portion of their income to His service. I have never known an exception. Have you?

"I now ask the same question of you. It is more than probable that among your acquaintances are some who make this the rule of their lives and that you know how their prosperity compares with that of other Christians in the same circumstances who have no such rule."

In all these years I had not heard of more than one dozen exceptions, if they deserve that name. I traced a number of these at the time they were received and learned that the failure in temporal prosperity had no connection whatever with tithing.

In view of these facts, is not the question asked in the above heading, "Is Law Back of Tithing?" pertinent? Can there be but one answer?

Outside of authority all we know about law is by its results. If certain causes invariably produce certain results, we call it a law, and there our knowledge ends. Judged by this standard, and no other standard is possible, what must be the answer when this test is applied to tithing?

NOTE

Inasmuch as frequent mention is made by writers of the testimonials published in the following pages to pamphlets on tithing, which have been circulated by the undersigned for many years, it is proper to say that among the sixteen or more pamphlets we publish there are two which we especially recommend for first distribution. They are No. 13, "Thanksgiving Ann" and the "Deacon's Tenth," bound together; and No. 2, "What We Owe and How to Pay It."

All the 16 pamphlets except No. 13 are now bound together in one volume of about 200 pages, entitled "Tithing and Its Results." Price, 25 cents; \$20.00 per hundred in lots of 25 and over.

Address: THE LAYMAN COMPANY, 143 N. Wabash Ave.
CHICAGO

Testimonials

"I am twenty years of age and have been a tither for two or three years. I believe that for the best results from tithing, it must be begun in youth when the income is not so large. I believe it would be almost useless to appeal to our older members, or to many of them at least, to become tithers."

"In answer I say, 'No,' emphatically. My own experience is the very best proof to me."

"I am glad to give my testimony to the great blessing that has come into our own lives and the lives of others we know, through systematic tithing."

"My experience after ten years of tithing and almost 12 years in the ministry, is that they who really prosper and are generous and contented are the tithers."

"I have been tithing for about twenty-five years, and have also done all I could to get others to do the same. I have never known any one who was not happier or more blessed than if he had not been a tither. Of course, we sometimes have losses, and feel hard times, as at present, but in some way God always supplies the need when the time comes, and gives us the happiness of having something for His work too."

"Does tithing pay? I say 'Yes,' it does. I have always believed in giving a tenth to the Lord's work ever since I was converted and I have found that the more generous I was in my own small way, the more I had to give. January 1st, 1913, I signed a pledge (to myself) that I would give a tenth to the Lord's work, and that I would keep an account of all receipts and expenditures. To my surprise today I find that my total receipts from all sources were \$1004.25 and my giving has amounted to \$110.60. I am more than pleased with the results it has brought. I am not a rich man, yet not poor. I work in a general store and I think my experience speaks for itself."

"I will answer your question in this way: Five years ago I first became a tither. I tithed for two years. The next year I gave one-ninth. The next year I gave one-eighth. Last year I gave one-seventh. This year I am giving one-sixth. If life be spared next year I want to give one-fifth. As a result I can truthfully say that I am more happy, more generous, and more financially prosperous."

"I have been a tither for about five years, and my experience has been that I am happier and my income has been more than doubled, almost tripled, since becoming a tither."

"One man in particular, the public school janitor is giving not only his tithe to the support of his own church and her missions, but a few days ago gave \$15.00 to a mission church in a neighboring village just opening. When I approached him on giving more than the Lord required, his reply was, 'I have not suffered any, it does me good.' His very life is an expression of his love for the Kingdom."

"I know very little about tithing as regards other people, but I have proved in my own experience that 'there is that scattereth and yet increaseth'."

"I have known a goodly number of tithers and they have always been the backbone of the church. One family in particular are farmers, and every member is a tither. They have horses and carriages, an auto, and a piano all paid for. They take all kinds of religious papers and buy many good books. They always give liberally to their own church and to other churches when in need. They are always looking for some poor family to assist, and their faces fairly shine with happiness. They have had much sorrow, but the dear Lord wonderfully lifts them above the sorrows of the world for they can always say, 'It is well with my soul'."

"I have been more prosperous since I began tithing than before. It deepens our spirituality and makes us feel interested in the Lord's work. It will cure that disease of covetousness which is the special sin of old men."

"As to temporal prosperity, our experience is not so clear. For years we did not have an appreciable increase in income, but the last few years have been much better, and last year which was so hard that all around us even many wealthy men were losing greatly, yet it was the best year we ever had financially."

"I answer your question with a 'No.' I doubt there being any other correct answer to this question."

"When I was in college I began to tithe. During one year since, I ceased; but for eighteen consecutive years it has been a glad privilege to do so. A preacher's life is his ministry. In that sense I have prospered. In two years it has been my privilege to see my church grow into a net increase of nearly one hundred. The tithers are conspicuous in all the gifts of the church, in philanthropies, charities and benevolences of the denomination. Of course, the tithers, almost to an individual, take the denominational papers for they want to know what their money is accomplishing in missions of all kinds."

"Myself and wife are the only ones in our church that tithe our income. I am a poor man, and God has given me money to meet all needs ever since we paid the Lord His tenth. We do more than that, for we make free will offerings, and are abundantly blessed with health and enjoy His Church greatly in every department. Our pastor told me we paid more for Missions than any other member of the Church, and we have some rich members. When there is a call made for money, ours is always there, and the collector does not have to wait or call again. It is paid on the spot."

"My mother was a widow for about 50 years. She worked hard, raised two girls, educated them in music and tithed. I am a widow with a son and daughter, and am giving them a Business College course. I teach music to support them. I more than tithe as the tenth is not mine. It makes us hustle and economize, but we have good health and are happy. When my boy was 13 he drove a grocer's wagon during vaca-

tion, earning \$3.00 a week, but he paid 30 cents a week to the Lord. I love to give."

"Eighteen years ago when we began our married life, we did not prosper until we began to tithe and pay the Lord His portion. Ever since we are happy, and each year we are increasing our gifts to the Church and the Lord's work."

"In my life travels I have come in contact with hundreds of tithers, and all were happy and prosperous."

"I say 'No,' emphatically. I have heard the most jubilant testimony to the benefits derived from tithing on the part of many. It has been my practice for thirty years."

"I decidedly say I have not. I do not know of any one tithing who is not much more prosperous, generous and happy than the average."

"I have known but one tither, who, in time of adversity, stopped tithing. I can positively say she is not now so happy, neither very generous."

"I have never known any one who was a tither to be less happy, prosperous, or spiritual on that account. On the contrary, being a tither adds to one's success and happiness, for it always pays to mind God."

"I am a Methodist preacher and some years ago I began to tithe when my salary was \$850.00. I had been for one year on the super-numerary list of our conference, and had spent the year in the South for the benefit of my wife's health."

At the close of that year when we returned all our money was spent and we were in debt about three hundred dollars. In spite of these circumstances we began to tithe our income. I did not do this to barter with God for prosperity, but because I was convinced that it was my duty.

"We never for one day have felt inconvenienced by our larger giving. Today I occupy a better charge, we have paid our debts, do not owe any man a penny, and have more money laid by than we ever thought would be possible in this length of time. I am convinced that God honors His word, and no man will suffer for obeying and paying what he owes to God."

"When in Sydney, Australia, I knew a man who started tithing, who was then a comparatively poor man; a baker by trade. He prospered wonderfully and gave largely. He used to say he 'could not send out of the front door goods and money for the Lord as quickly as the Lord sent them in at the back door.'"

"Personally, I know one tither who never prospered until he took God at his word and proved Him, and who now finds that he prospers more in proportion to the amount he exceeds the tithe."

"No. How could it be less with the promise of God telling us it shall be greater?"

"Your tithing literature sent to me while I was a Pastor of the Church in Kansas, rescued the church from financial troubles. The record shows the greatest gain in the history of the Church. I have resigned pastoral work and am in the Evangelistic work, partially due to the wider vision tithing literature gave me. I am organizing tithing Bands in every Church in which I hold a meeting. We are to organize a band here all of whom are to join in the Tithe Covenant. There are some 45 or more who are to become Charter members of this Club."

"About a third of a century ago 'Layman' sent out some leaflets commending the joy and duty of tithing, one of which was entitled 'Thanksgiving Ann, or the House-top Saint.' I am very anxious to obtain a copy of that story for use in connection with a campaign in the interest of tithing. Possibly you can furnish it, although I fear it may be out of print. But it was too happy a conception to permit to become lost." (It is still in print and as popular as ever.)

"The results of distributing the pamphlets were very satisfactory, and there was a marked increase in the offerings. Out of a membership of about 160, I should judge there are 50 tithers, and about all you have to do when you need money for a worthy cause is to ask for it. Your literature has been very helpful wherever I have used it."

"Through the foolishness of (your) preaching I stopped 'giving' and have been Paying for some years. It pays."

"Answering your question, no, I never have and am not expecting to. It does not work that way."

"No, happiness, generosity and prosperity go along with tithing."

"I wish to answer your question by an emphatic 'NO.' In all my experience and observation of large numbers of tithers and non-tithers, I think I can say that without exception the tithers are more generous and, of course, are happier in their religious life. They are seldom or never to be found complaining of 'hard times' or 'poor crops'."

"I answer emphatically 'No.' The only objections I have heard to the plan of tithing have come from those who have never given that system a personal trial."

"I have never known any one who was less happy, less generous, or less financially prosperous from being a tither, but I know of several cases directly the opposite. I know a man who is at the head of one of the largest manufacturing companies in this country. He is a tither and a member of the Church, of which I am also a member. I doubt whether many people are happier than he."

"Three times I began tithing and prospered, and three times I quit (I could not tell why) and lost out, coming down to scratching good and hard on the bottom before I would have courage to start again. I am now tithing again and prospering. I never expect to cease as I think I have had lessons sufficient."

"No, most emphatically no. I never knew one who was less happy, less generous or less financially prosperous from being a tither. Your tithing pamphlets over 30 years ago led us in the tithing matter. We never have regretted it and never expect to give it up. We have 'proved' the plan and 'proved Him' as Malachi suggests."

"To your question I answer emphatically NO. Many are helped spiritually and their business made more systematic and more prosperous by tithing."

"From both experience and observation, I can answer most emphatically No, to the question at the head of the offer in the....."

"I know of two cases where the paying of a faithful tithe has brought the promised blessing, and of one instance in which a seemingly good Christian who knew this great and timely doctrine, failed to comply with its demands, and has been a failure, financially, when everything seemed in his favor."

"I was helped years ago into the grace of systematic and proportionate giving through your tithing literature, and I had the pleasure of developing a New York City church in the same grace. As a new pastor in this field, I am surprised to find so few members of our church here who are even systematic givers."

"In answer to your question in the..... I most emphatically say, 'No.' It is my pleasure to have several tithers among my intimate friends, and I must say that they are the happiest, most prosperous and most liberal givers of all my acquaintances besides being the most active Christians."

"What few tithers I have known have all been staunch supporters of tithing and most active in Christian life and work. I never knew a tither to cease the system. So I guess I can answer 'No.'"

"I can speak from personal experience too. My blessings have been doubled since I commenced tithing."

"No, I have not found anyone who was less happy, etc., from being a tither, and I have met many. I have also helped a good many to begin tithing."

"At our annual meeting of the Woman's Foreign Missionary Society of..... Disc..... Conference, Methodist Episcopal church, fifty women came forward and stood by the church rail testifying that they had adopted God's financial plan and that it had wrought both temporal and spiritual blessings for them. How can you get people to really believe God? They do not believe Him or you could not keep them from being tithers. They say, 'Oh, I am not going to keep accounts, it is too much trouble.' Unless they believe Him, how can you convince them it is worth the trouble?"

"In answer to your question will say that those of my acquaintances known to be tithers are in quite moderate circumstances, yet all are generous and happy in their giving."

"I wish to record my answer, 'No.' My husband has been a pastor for twenty-five years and has given this subject much careful attention and extensive investigation. We have in every case noticed marked improved temporal conditions when people carefully tithed."

"Every tither I have known testifies that they have seemingly had more for themselves after they became tithers than they had before."

"The greatest hindrance to tithing in my Presbytery is the indifference of the ministry. The leading pastor puts giving on the higher plane of our being bond-slaves. He is a tither himself; but his attitude moves few of his members to tithe."

"Husband and I tithe, and Oh, such blessings we receive. We can do more good than we had any idea. The special work we do now is to educate a boy in China; one in Africa; and we have a Bible teacher in India."

"For a number of years I have been tithing my income, and no matter what the prospects have been I have given as agreed and have never enjoyed giving as much as since I have been a tither. The Lord has prospered me as never before and I am doing all I can to get others to adopt the same plan."

"I have been a tither for years and have watched it in many ways. Tithers are the people who do things for the Lord. I have just received pledges from 42 of our people recently that they will begin tithing. I want to organize them into a 'Band' and 'go after business.'"

"We have built a new brick church that cost \$18,000 and we are now \$8,000 in debt. So some weeks ago the pastor let me have 15 minutes of his time of the Sunday morning service, to see how many tithers I could get to commence the 1st of January and tithe a month. We got 73. Our church membership is about 300. On the 2nd of February in the evening we are all to meet at the Church and bring in our tithes. We will have our Orchestra, song service, a short talk from our pastor, and then an experience meeting of how we have been blessed by tithing. We shall then see how many we can get to tithe for February. In this way I think we can pay off our church debt and get many to tithe regularly, which will be a great blessing to them."

"I have been a tither for more than five years. Each year has seen God's tenth a little larger. I know many tithers, but I know none that are unhappy, penurious, or less prosperous because they are tithers. Tithers are as a rule, a happy, generous, well-to-do lot."

"I know a hundred or more tithers among the young people (Epworth Leaguers) of our Church in the.....District. The testimony of all is the same, that God has kept His promise and poured out blessings beyond anything they had ever even hoped for. The movement is spreading among the young people, who hope in time to convert the older members (so many of whom are indifferent) to God's plan of finance. Have you any tried plan for getting this matter before the Church members in a city district? The Epworth League has speakers—members of the District Cabinet—who keep the matter constantly before the young people, but there seems to be little effective work among

adults. Some pastors seem indifferent. We are praying over the matter. Perhaps you can give a suggestion which will be an answer to our prayer."

"I reply only good has come to any one I have ever known who has used the tithing system—myself included. I have been wonderfully blessed ever since I adopted the tithing plan."

"No; never have I seen any one, nor do I expect to. It certainly does increase your money store to give."

"My experience, after seventeen years of tithing, is that I am happier and my husband has been very prosperous. It has stimulated us to greater generosity."

"I wish to say 'No.' My convictions are that tithers are always more prosperous, contented and happy."

"No, I have not known any one who was less happy, less generous, or less prosperous from being a tither, but the opposite. Prosperity follows tithing, both spiritual and financial."

"I can give an emphatic 'No' to the above question, and this answer is the result of my own experience of many years and of a wide observation as a minister for almost half a century."

"Of all the men whom I have known to have their noses down on the grindstone good and hard—and I have known hundreds of them—not one were tithers. God keeps faith with those who obey Him."

"About twenty-three years ago my wife and I received one of your leaflets on tithing and we have been tithers ever since. We are certain that we have been blessed both in temporal and in spiritual things because we have persistently given a tithe."

"Quite a number in our church are faithful tithers, but I have never been able to find out the exact number although I have distributed blanks for this purpose upon different occasions. Evidently for some reason many of our tithers do not publish the fact." (This is not only very common but very natural. They almost never do except when the object is to induce others to become tithers also.)

"Again and again have I heard the statement by different tithers in our church, 'I have been greatly prospered since I began to lay aside one-tenth of my income for the Lord's work.'"

"About seven years ago one of our Deacons passed through an experience of sorrow when he seemed to lose all heart and was one of the most dispirited of men. Three years ago a great change seemed to come over the man and he began to show the keenest kind of interest in life again and I began to realize that he had sprung into the front rank of our givers. Last evening, in our Thanksgiving testimony meeting, he told us the cause. He said, 'For the past few years I have been giving one-tenth of my income; a new joy has come into my life and I have been prospered in my income, in my health and in my soul.' He is not only constantly surprising some group or society in the church with some special gift, but is taking the keenest interest in Foreign Missions."

"In one church where I was pastor, the Ladies Aid chose to tithe rather than have socials, etc., to raise money. The result was that about four times the amount was raised as was during the previous year. The attendance at the Aid was about doubled and they became the main spiritual force of the church."

"Wife and I have our own native preacher in China which takes part of our tithe and we are always delighted to think of our work going on all the 24 hours, for when we cease here, our Chinese preacher is at his work. . . . I was well acquainted with a man who in the 60's moved from Illinois to Kansas. When he landed in the town of.....he had a yoke of oxen and fifty cents, a family of five; and was a botch carpenter. He had a deep sense of Christian duty, and like Jacob, he made a vow on the first night of his stay in the town: 'Of all that thou dost give me I will surely give thee a tenth.' He traded his oxen for some vacant town lots and mortgaged them for money to build with. Before he had the house done, he sold it for about twice what it cost him. He built and sold and was soon able to cease the carpenter work and only bought and built. His tithe at that time was more than \$1,000 per year. He prospered and praised the Lord; but hard times came, grasshoppers came. Investors ceased to come. There was much interest to pay and our good friend kept back the Lord's tenth. When he was bankrupt he said to me: 'I can trace the downfall of my fortune to the very day I kept back the Lord's tenth, and I believe today if I had kept my vow with the Lord I would now be a rich man instead of a poor old bankrupt with debts staring me in the face.' Then he said to me most earnestly: 'Neill, never keep back what is the Lord's.'"

"May I say that I have tried to be a tither for years. For some periods I have neglected this method of giving and invariably when this has been done, I have had the harder time to make my monthly check meet the accounts, but when I was faithful all the time to tithing, I found that our expenses seemed to be below our income, and I was able to have more money week-by-week although the salary was smaller at some of these times than it is today."

"There is a wonderful satisfaction and pleasure in the feeling that one is paying what one owes the Lord and it is also a great incentive to active service and prayerful interest in our Lord's work."

"It may interest you to know that at the great Methodist Men's Convention in Indianapolis, the statistics of the Benevolent Boards of the Methodist Church called attention to the fact that the California area was in advance of all other areas in this country in its benevolent offerings per capita. He then asked, 'Why this leadership?' 'Not,' he said, 'because it is a richer area. I have gone over this continent with my eyes open, and I say it is not because they are richer in California. The reason is that not elsewhere on the American continent is there a single area where the doctrine of the scriptural tithe has been so carefully and so persistently taught. In the practice of the tithe lies the secret of its magnificent leadership.'"

"When I got into the middle of the today and found you sitting at the Open Hearth with the same old pile of illuminating pamphlets to give away, and new inspiring offers to make, and the same

old love of God and his kingdom in your soul, and the identical old confidence in His faithfulness to His promises on your lips—I thanked God and took courage.

"My first pastorate in the country opened with your first pamphlet in my mail, and speedily in my heart and always since then on my lips, when congregations were to be instructed. Your leaflets have gone into every family I ever preached to long enough to give me the right. My wife and I have always tithed at least—usually it took up towards a fifth or a half of our income to satisfy us at all. How intensely interested I was, after years of that, to happen to meet you and your wife and the little girl at a hotel on Geneva Lake in Wisconsin. But I never forgot the lots of things I pumped out of you in two or three days there, or failed to use them in tithing talks ever after. And you are at it still! Good! Good! God bless you every way.

"Business. Of course I am a regular reader of the Absurd of you to question it. Of course I have never known anybody who was less anything-good-and-happy-and-prosperous for his tithing—and I have questioned many hundreds. So please send on those eighty pages."

"My husband began tithing when in financial difficulties and was wonderfully helped out in most unexpected ways. My brother also was, through illness in his home, unable to make ends meet and living on borrowed money, going further behind each month. He took the Lord into partnership and in three weeks his income was increased more than the tithe amounted to, and best of all were the spiritual blessings which came in many ways."

"We were given an allowance in our home and most of us tithed it. My mother started our youngest sister in the good way as soon as she could count up to ten. She was given 10 cents a week for spending money and faithfully placed one cent in a box kept for that purpose. When she started teaching school, she wrote home saying she had just received her first cheque and counted out her tenth. That it seemed a lot, and she was sure she never could have done it had she not begun when she had only 10 cents. Later she wrote that her chief pleasure in getting her cheque was the laying aside of the Lord's tenth. I think the training of children in this matter is most important, and perhaps the most neglected part of the field."

"No; on the other hand, thirty years of tithing have made me happy, called forth generosity, and blessed me financially."

"Although I inquire little about the private matters of others, I have never known so thorough and satisfying contentment and peace of mind as that enjoyed by those who pay their tenth to the Lord."

"I have some twenty-nine tithers in my church and all are enthusiastic over it. It has been a great help to me as well as a great financial gain."

"In answer to the question asked would say emphatically that since my husband and I began tithing, we have been greatly blest in every way and Oh! the pure fun it is to give. We have several tithers in our church and we never have to resort to socials, grab bags, etc., to raise funds for any object."

"In regard to tithing, would say I have practiced it about 40 years and am sure it is the right way. Never knew anyone who practiced it but was sure it was the thing. Knew one man who practiced it for years, but grasshopper year cut it out and failed. He told me when he bankrupt it started when he ceased to tithe."

"My own experience and observation taught me long ago that it pays to be honest with God. The Tithing Plan is the safest bank in the country. It makes one a stockholder in the Great Reserve bank system of the universe and is always a conservator of real vital piety in the life and experience of the individual."

"The Lord will always prosper a cheerful giver. I know a business man who is not a Christian but tithes as a business proposition. If the world so looks at it, why should not every Christian? To me it is a commandment given from the beginning of creation and I believe in keeping all of His commandments."

"I have been a tither for years on an income of Two Hundred and Fifty Dollars, and I know I can do more with my ninety cents than I could with the dollar."

"I have never known or heard of such a person, and I don't think the question ever can be answered in the affirmative. By tithing we open the windows of heaven, making it possible for God to pour out the blessings He longs to give us and by robbing Him we close them."

"I have only one family in my congregation that tithe, and their lives have been so enriched I am anxious that others should know the joy of giving."

"More than once have I pleaded in Christian Endeavor Meetings and in Committee Meetings as well as in private conversation, to be informed of any one who had ever been disappointed in tithing, and have never heard of one. Could you say that you know thousands or even hundreds who have been blessed? I would like to be able to make the statement strong, but my own knowledge would be small." (This pamphlet answers this letter.)

"In 1909 it was our privilege to help start a tithing fund in the church in..... The tithing began March 1st, to be for one month to pay off an old debt contracted by the former minister. The debt was \$1500. Results: all who began kept it up, more were added, debt was paid, new methods introduced, building of new church started and contributions doubled many times."

"I have never known any one to be less happy, less prosperous, less generous, less spiritual, less a friend in need and indeed by tithing his living."

"I preached on tithing last Sunday morning to about four hundred people. A Jew who heard my sermon said, "Mr.—, there are only thirteen Jewish families in this city of — and we keep the expense of our church clear and pay our minister \$80.00 per month. We simply tithe."

What We Owe and The Law Back of It.

By a Layman

Of all the centuries in the world's history the nineteenth is unapproached in the number and importance of inventions and discoveries. Every one of these possessing any real value is based upon one or more of God's natural laws. The laws themselves have always existed and have never changed. The discoveries have been of the laws, the inventions of their use and control. The laws of electricity were exactly the same when the Pharaohs were building the pyramids that they are today when we are using them to run our street cars and light our homes.

That there are foundation and fundamental financial and business laws the observance of which is absolutely necessary to any success worthy of the name no one will deny. Yet if any reflecting business man of ordinary intelligence were asked to name that one institution of all others which succeeds, in so far as it does succeed, while ignoring, disregarding or violating all the common fundamental laws of business, he would unhesitatingly name the Protestant Christian Church. Instead of being founded upon law, its whole financial system is built up very largely upon sentiment, custom and emotionalism. Its consistent and persistent attitude toward even its own members, to say nothing of those outside its membership, is that of begging. "Give," "Give" is not only the keynote, but the whole gamut of its appeals for support. No law of debt or payment is appealed to or recognized.

The best evidence of the Divine origin of the Christian Church is that it is able to stand such financial treatment and make any progress whatever. Any human institution conducted in similar fashion would very soon become bankrupt.

All fundamental laws are God's laws. The laws themselves are never lost, but the control and use of them may be lost or discontinued, or both. Two thousand years ago the Romans knew and used the chemical laws of making cement that would outlast the stones it bound together. Knowledge of the law was lost for centuries and was rediscovered, if indeed the discovery was genuine, within the last hundred years. The loss and rediscovery of the chemical law governing the art of glazing pottery is another familiar example.

The Tithe a Law of the Race.

God's law of the Tithe always has been and is yet, not a Mosaic or Jewish law, but a law of the human race. Clay tablets found in the ruins of ancient cities show that it was observed hundreds of years before the father of the Jewish race was born. Knowledge of the law and of the benefits that follow its observance have largely been lost sight of, but have never been entirely lost. More and more in recent years not only the law itself, but the beneficial results, both spiritual and financial, that follow its faithful observance, are forcing themselves upon public attention. These results are no less marked in churches where any considerable proportion of the members tithe their income than upon the individual tithers themselves.

It is trite to say that it is both wise and profitable to obey all of God's laws. The observance of each and every one of them contributes to our happiness and prosperity both temporal and spiritual. We never outgrow even the least of them, nor can we ever safely or profitably neglect nor refuse to obey them. If we do and when we do, the only safe and sane course is to return to our Father, our God, and renew our obedience.

The twin laws that the seventh of our time and the tenth of our income shall be devoted in a special sense to God's service have never been repealed or abrogated, although until recent years the law of the Tithe was almost universally disobeyed; indeed, comparatively few had any distinct knowledge of its existence. Yet neither of these laws, the law of the Sabbath or that of the Tithe, was an arbitrary dictum of the Almighty.

Both have their foundation in human needs, and both were promulgated for our benefit. In so far as they enhance God's glory they do it through the good we receive by obeying them. From the standpoint of health and physical well being, to say nothing of both temporal and spiritual advantages, we can not afford to ignore resting and changing the current of our thoughts every seventh day; neither from the standpoint of financial success in any true sense, to say nothing of spiritual uplift and growth, can we afford not to consecrate specially to God's service one-tenth of our income.

The Tithe a Debt.

The distinction that the tithe is distinctly a debt and not a gift should never be lost sight of. The expression "Give God the tithe" is not only wrong, but in a very literal sense is belittling God. You do not "give" your banker the interest you owe him, nor "give" your grocer the amount of his bill. Yet neither is more of a debt than the tithe we owe to God.

We all, ministers and laymen, live under God's law of the Tithe. We can obey it and reap the reward that all honest men enjoy in paying their debts. We can disobey it and suffer the penalties of disobedience.

ence. One of the penalties to the individual is the everywhere obvious indifference of church members to their obligations to support the Church, its ministry and its missionary enterprises. Another is that it fosters the sin of covetousness, which is the one commandment of the ten that we can violate all our lives and not know it. Our neighbors and friends can and do know it, however, and mark and comment on its increasing power and control over us as we grow older.

The Church and Its Ministers Humiliated.

But the saddest and most humiliating result of disobeying God's law of the Tithe is apparent in the Church itself. Instead of selecting the strongest men to administer funds, it sets them to begging for them. Instead of a surplus in all missionary funds and society treasuries, there is a constant deficit or dread of one. Instead of "meat in mine house" there is emptiness. Instead of the cheerfulness of prosperity, there is the gloom that always follows debt or the fear of debt. Over the open and inviting door to the most noble and most attractive calling in the world, the ministry of Jesus Christ, which would be crowded by enthusiastic thousands of the brainiest, best educated and most consecrated young men of our country, we have placed a warning sign.

That sign reads, "All who enter here must not only become practical beggars for all the money necessary to carry on and advance the causes nearest the heart of Christ and their own hearts, but also very often must practically beg the money necessary for their own and their families' support."

No wonder the brightest and best of the students in the seminaries are eager to be sent to foreign fields. There, most of them teach tithing and leave the begging to be done here at home.

As has already been stated, the law of the Tithe is as old as the human race. Once it was practiced by heathen nations, but that only proves its antiquity. It was reaffirmed, not enacted, in the Jewish law for the benefit of the Jewish people. The first mention of the tithe in the Bible after Abraham is the simple statement "The tithe is the Lord's" and afterward directions were given as to what should be done with it.

The Law of the Tithe not in the Decalogue.

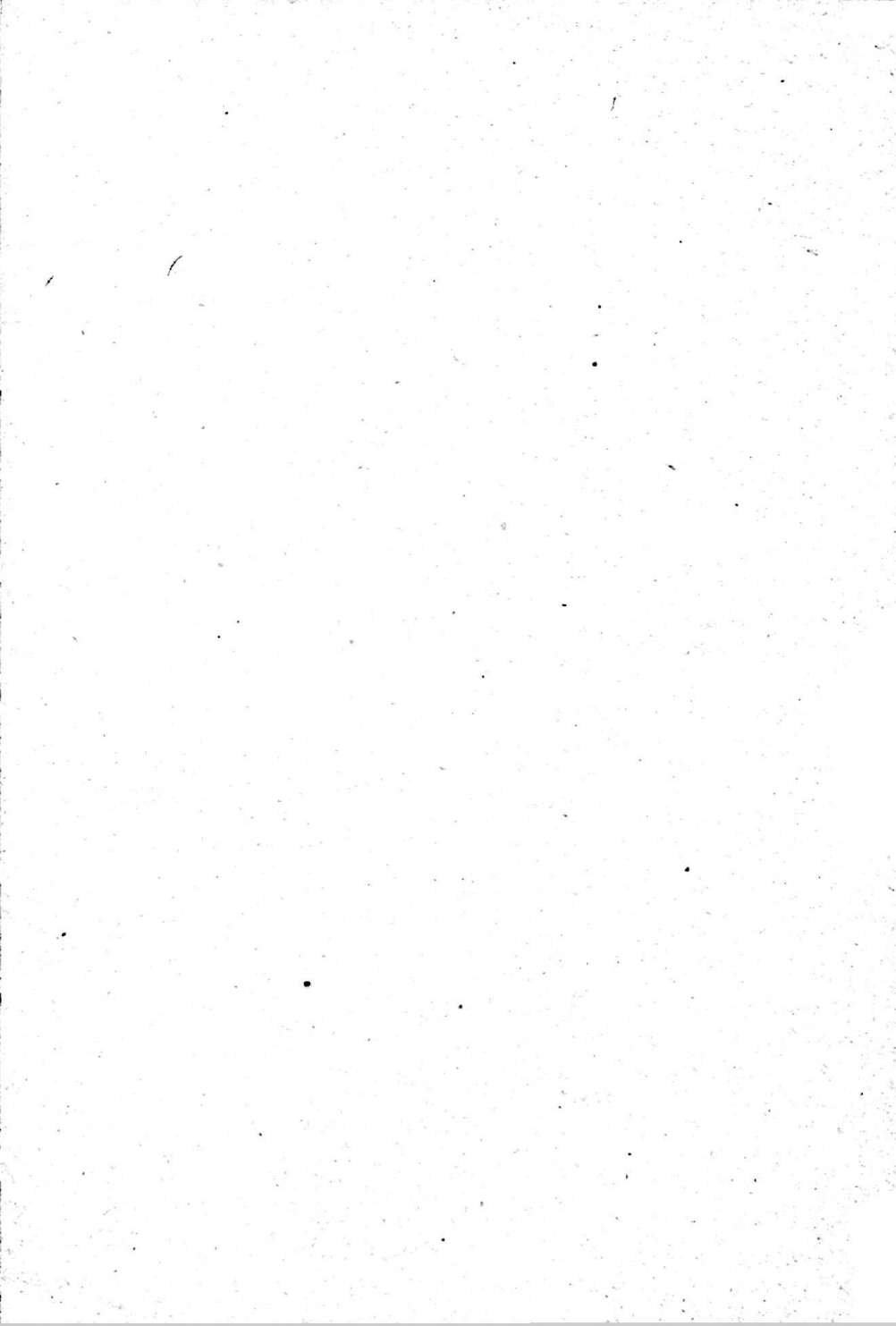
To claim that the law of the Tithe is not binding because it was not included in the Decalogue would be as foolish as to claim that the law of love to our neighbor is not binding, because it, too, is omitted. "Thou shalt pay thy just debts" is not in the Decalogue. Yet no one asserts the right to be dishonest because of that fact. "Thou shalt not be a hypocrite" was not written on the stone tablets, yet we never hear of hypocrites shielding themselves behind the omission. If any one, while denying the obligation of the law of the tithe, claims that the law "Thou shalt not steal" covers the case of the dishonest debtor, does he mean that it should be understood as reading "Thou shalt not steal anything except God's tithe"?

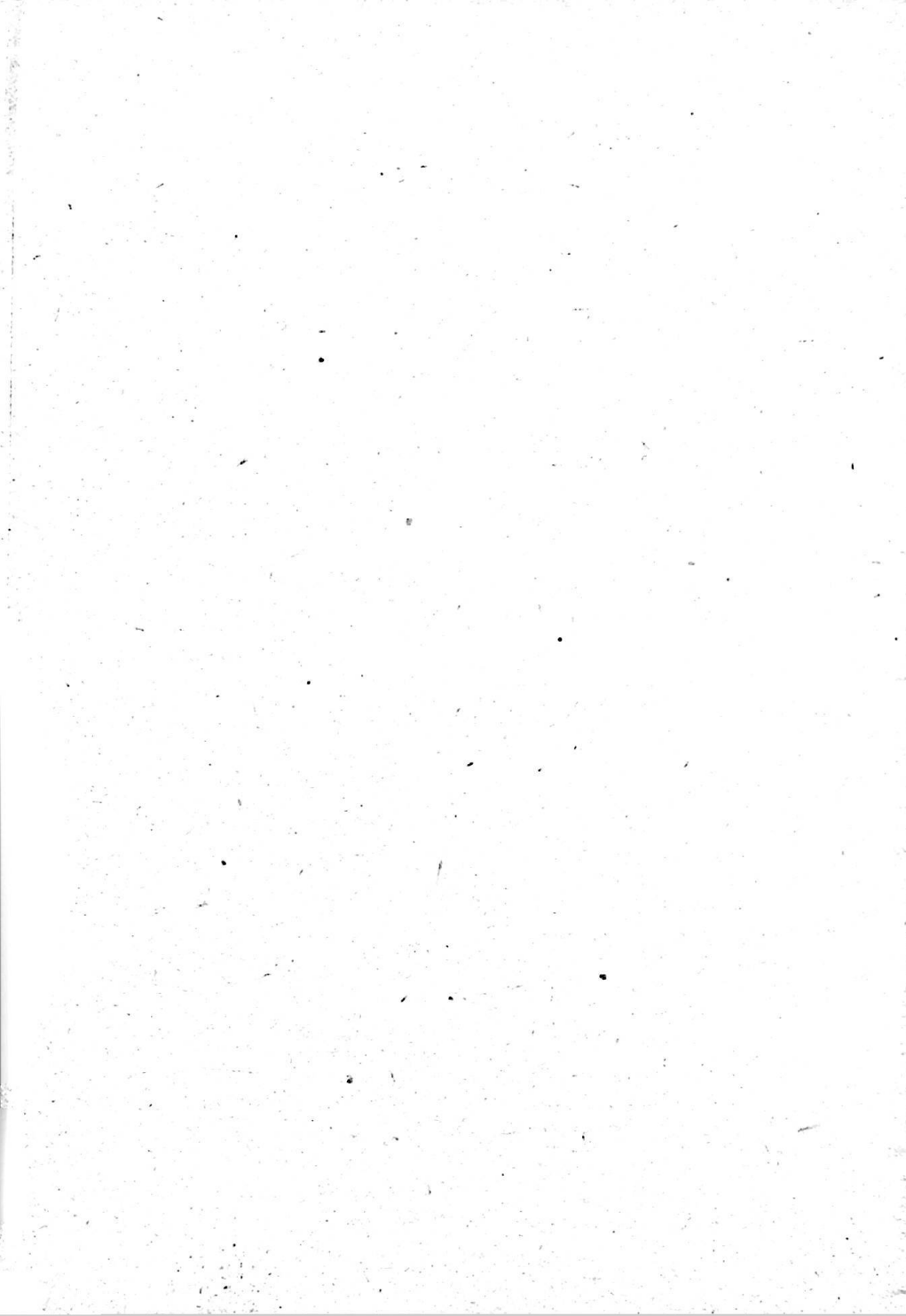
If God had chosen to put in the original fundamental command-

ments one reading "Thou shalt pay thy honest debts," should we understand that it had only a limited application; that it did not apply to debts owing to God? If He should say of anything, "This is Mine," as He always has and does now of the tithe, are we justified in replying "It may be Yours, but we propose to take it, to steal it, or, in Bible language, to rob You of it? Furthermore, we propose to claim that at the same time we are honest people and that we pay our debts. We acknowledge, Lord, in a general way, that You have furnished us and continue to furnish us day by day with absolutely everything that contributes to our happiness in this world, but we deny Your claim that any definite proportion of our income shall be devoted to Your work in the world in recognition either of Your kindness or of Your real ownership of all the capital of whatever name or nature we possess. Oh, yes, we will continue to pray to You to bless and prosper us in our business and our temporal affairs, but we stipulate that we can not recognize any obligation other than occasional expressions of thanks to show our gratitude for Your constant kindness. Some of us are willing to go further than this. If at any time we happen to be present at church or elsewhere when appeals are made for financial help for the causes nearest to the heart of Christ, Your Son, our Saviour, we will contribute as a gift in proportion, as near as we can estimate it, to what our friends and neighbors give. Whatever we do, however, must be regarded as a gift, not as paying a debt. We do not recognize any obligation to pay to You or to Your work in the world any definite proportion of the income we make in the use of the money or property You have intrusted us with."

Is this picture in any respect overdrawn? I protest that it is not. I only wish that I could make it stronger and draw the lines deeper and more distinct.

I have heard many excellent people say "I believe in the tithe as a minimum, but the rich ought to give much more than the tithe." If the tithe is a gift to God, such language is pardonable. If the tithe is a debt, it is absurd. Every honest man, rich or poor, does his best to pay his debts. Gifts come afterward. God calls them free-will offerings. The trend of the best modern Christian thought is unmistakably and increasingly toward the restoration of the tithe as the only proper as well as the only possible adequate method of financing the building up of Christ's kingdom on earth. As professing Christians have we not long enough made fools of ourselves, made our profession a laughing stock and kept the Church in a constant attitude of beggary? Is it not full time that we abandoned our man-made makeshifts and adopted God's financial plan and resolve henceforth to obey the law of the Tithe?





Eighteen Years Tithing Experience of Wesley Chapel

"The Mother of Methodism in Cincinnati"

In December, 1913, I wrote the following letter to Rev. Gervaise Roughton, Pastor of Wesley Chapel, Cincinnati, Ohio:

"My Dear Sir:—

The experience of Wesley Chapel in the matter of tithing under the 'Store House System' would, if I could get it in condensed form, be of more value than that of any other church in the country.

"I enclose a list of questions which embody the information I would like to obtain. Will you please answer them in your own way and as tersely as you can so as to give the facts that people would like to know?"

When did Wesley Chapel begin tithing?

"May 14, A. D. 1895."

When did the Church commence to teach tithing?

"Immediately upon the adoption of the Financial Plan, 'Bring ye all the Tithes into the Store House'."

What is the method of instruction used to give the knowledge of tithing to the Church members?

"Printing and distributing of tracts on the subject of tithing. Holding Tithe Conferences, at monthly or quarterly or other convenient times at which different phases of the subject are discussed and considered, always holding the Word of God to be the only answer acceptable. Having a Department in the Sabbath School to teach adult members the subject of tithing exclusively every Sabbath Day, confining the instruction to the Word of God. The financial plan of the Church 'Tithes and Offerings' is kept in the weekly bulletin of the Church.* A sermon is preached by the Pastor occasionally dealing with some portion of the Word of God on tithing, as the plan ordained of God to maintain His House."

*Tithing is the financial plan of the Church. The Tithe Book is at all the regular services. Have you signed it? See Brother Wm. G. Roberts, the treasurer of the Church. All adult members are cordially invited to attend the Tithe Class at 9:30 A. M. each Sabbath in the auditorium of the Church.

How does the Church know who are tithing among its members?

"A book is kept in which the Covenant is written between God and the Church member whereby the promise is made to God and one another to keep this Divine Command, 'Bring ye all the Tithes into the Store House, that there may be meat in mine House.' This covenant is signed by the member entering into it that each Sabbath he or she will put the Tithe into an envelope without any name or amount or any means of designating either the contents or the tither. This envelope is dropped into the collection plate each Sabbath."

What is the financial condition of the members? Are they wealthy?

"No, they are not a congregation of home owners; very few own their dwellings. They are largely a class of working people engaged in manual employment of various kinds and in the humble walks of life."

How long have you (Rev. Gervaise Roughton) been Pastor of Wesley Chapel?

"This is the seventeenth year of my consecutive pastorate."

During your entire pastorate of seventeen years, have you ever had to beg for money to meet the necessities of the Church or in any way supplement the Tithing Plan?

"No. The ministerial salary is divided into fifty-two parts and paid by check every Monday morning, and likewise all the other current expenses of the Church are paid as they mature,—weekly, monthly or quarterly, and the various benevolences are also paid quarterly. We have no debts, require no merchandise, appeal, schemes or devices to support the Church. God's plan 'Bring ye all the Tithes into the Storehouse' has never failed to be adequate in supplying every need."

How do your Missionary Offerings compare with the other downtown churches?

"In the territory known as 'downtown' of Cincinnati there are thirteen Methodist Churches, some of them medium, some small and several large ones. During the past three years Wesley Chapel has given more than double as much to the cause of Foreign Missions as the other twelve downtown Methodist Churches combined."

Are the Methodist Churches (excepting Wesley Chapel) in the downtown district of Cincinnati, less or more liberal in their offerings to the cause of Foreign Missions than other churches of the same denomination similarly situated?

No. These churches will compare favorably with other churches similarly situated in making their gifts to Foreign Missions. The difference between Wesley Chapel and the other churches of her denomination so situated lies solely in the plan of finance—those churches using man-made plans and Wesley Chapel using God's plan—"Bring ye all the Tithes into the Storehouse."

Does Wesley Chapel concentrate the tithes to paying her current expenses and to Foreign Missions and omit to distribute to the other benevolences as apportioned by the Annual Conference?

No. The tithes are distributed to all of the denominational work

throughout the world as apportioned by the General Conference and Annual Conference to a local church as well as sustaining fully and faithfully every requirement in home land and foreign fields. The tithes practically touch every point of Church work, and is unquestionably the widest of all distributions of finance from any one local source that is possible under the general directions of the Discipline of the church.

The Treasurer pays out of the tithe fund the dues of all the tithers who are members of the various organizations of the church, such as Women's Home and Foreign Missionary Societies, King's Daughters, Epworth League, Ladies' Aid Society, etc.

The plan of the distribution of the tithes is as follows:

15% Betterment Fund (for repairs of church).

42½% Current Expenses.

42½% Benevolences.

How does the prosperity of those who tithe compare with those who do not tithe?

"Judging from their outward appearances and visible belongings, the tither is very, very far in advance of the non-tither in all material as well as in Spiritual belongings, and is prospered according to the promise of God."

How does the Spiritual life of the members of your Church who bring all the tithes into the storehouse compare with the non-believers in tithing?

"All the trustees, stewards and leaders are on the Tithe Covenant and the Spiritual forces of the Church activities are conducted almost altogether by those who bring all the tithes into the store house."

"What proportion of those who are tithers take a religious paper as compared with non-tithers?"

"Three tithers to one non-tither."

What proportion of your membership are tithers?

"We have 570 members of whom 200 are tithers."

Is your membership permanent or migratory?

"The members are constantly coming and going, like travelers who, passing through a desert find an 'oasis' stop, are refreshed and move on to the other places and churches. As nearly as ascertainable from one-third to one-fourth of the members remove from the church every year, their places being supplied with the new comers, but there is a little increase every year in the membership remaining."

What is the apparent peace and happiness resulting to those who tithe as compared with those who are non-tithers?

"The tither finds 'the law of the Lord is perfect converting the soul. The statutes of the Lord are right rejoicing the heart, and the testimony of the Lord is sure, making wise the simple.' What more can anyone desire than the tither receives when the Spirit of the Lord bears witness with His Spirit that his work is acceptable to God."

Do the tithers who leave the Church in such large numbers every year going to other churches, keep up the practice of of tithing?

"Many who have gone from us are a mighty power in starting tithing in other churches. One very marked case of a young lady who went to Wichita, Kans., and a hundred other cases where they have brought the tithe to the notice of the Pastor and a large number have become tithers. But the sad fact remains, that many have gone to places where the ministers did not believe it to be the Divine Plan and the membership were not going to change from the old way because a stranger had come among them. Then many who would prefer to pay the tithe into the Church as we do in Wesley Chapel would be asked to contribute to all the benevolent enterprises of the Church, and instead of standing by the Word of God have taken God's Tithe and used it as they pleased. And some having received no encouragement from the Church have gone entirely back to the old way. I was asked only a few days ago to speak on tithing in a Church where one of our families who tithed have just moved. The Pastor told me that the daughter paid more than any of their non-tithers. God is still blessing us in dear old Wesley Chapel."

GERVAISE ROUGHTON.

Cincinnati, Jan. 8th, 1914.

This Wesley Chapel experience shows what can ultimately be done under the "Storehouse" plan where an enthusiastic pastor, a united official board and a Bible class where tithing alone is taught every Sabbath, work in perfect harmony.

It takes time, however, to attain such conditions. Wesley Chapel, like every other church had to begin in a small way. A nucleus of tithers, however small, in any church is of the utmost first importance. Once started, growth is certain. Tithing is in the air. Tens of thousands are already practicing it. Other tens of thousands, many more than pastors and church officials know or dream of, are thinking about it. They are ready to start if they could be encouraged and educated in the first principles and how to commence. They may not now and may never be ready to adopt the "Storehouse" system, but they are ready to begin paying what they owe to God, using their individual best judgment as to where their tithes will do the most good.

We can help only with tithing literature. Among the sixteen or more pamphlets on tithing which we publish there are two which we especially recommend for first distribution.

First—No. 13, "Thanksgiving Ann" and "The Deacon's Tenth," bound together.

Second—No. 2, "What We Owe and How to Pay It."

We shall be pleased to send samples of these two pamphlets free, postpaid, to anyone who will ask for them. Please mention this offer.

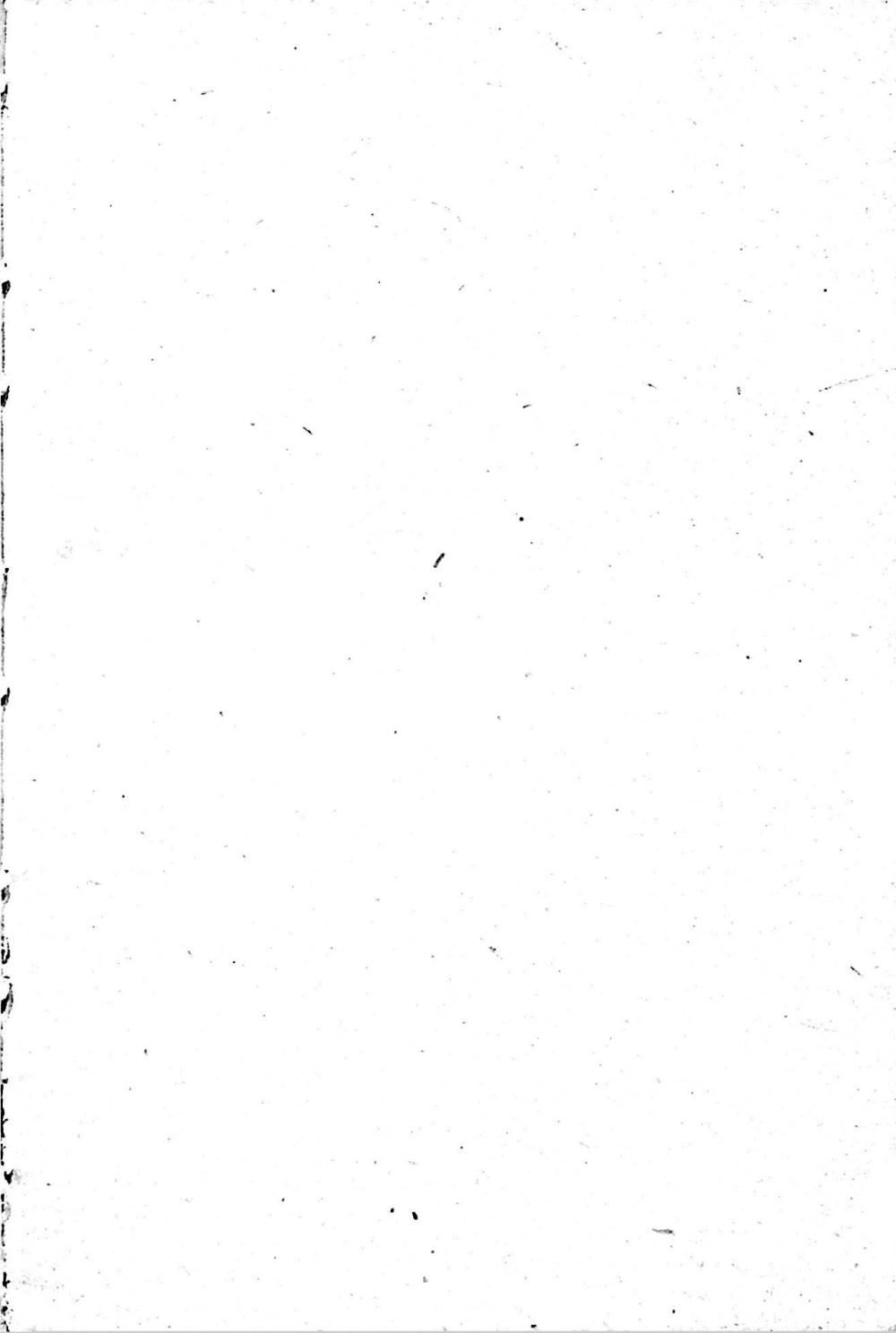
This Wesley Chapel Experience is No. 14 of the series. Price—postage prepaid, 50 cents per hundred.

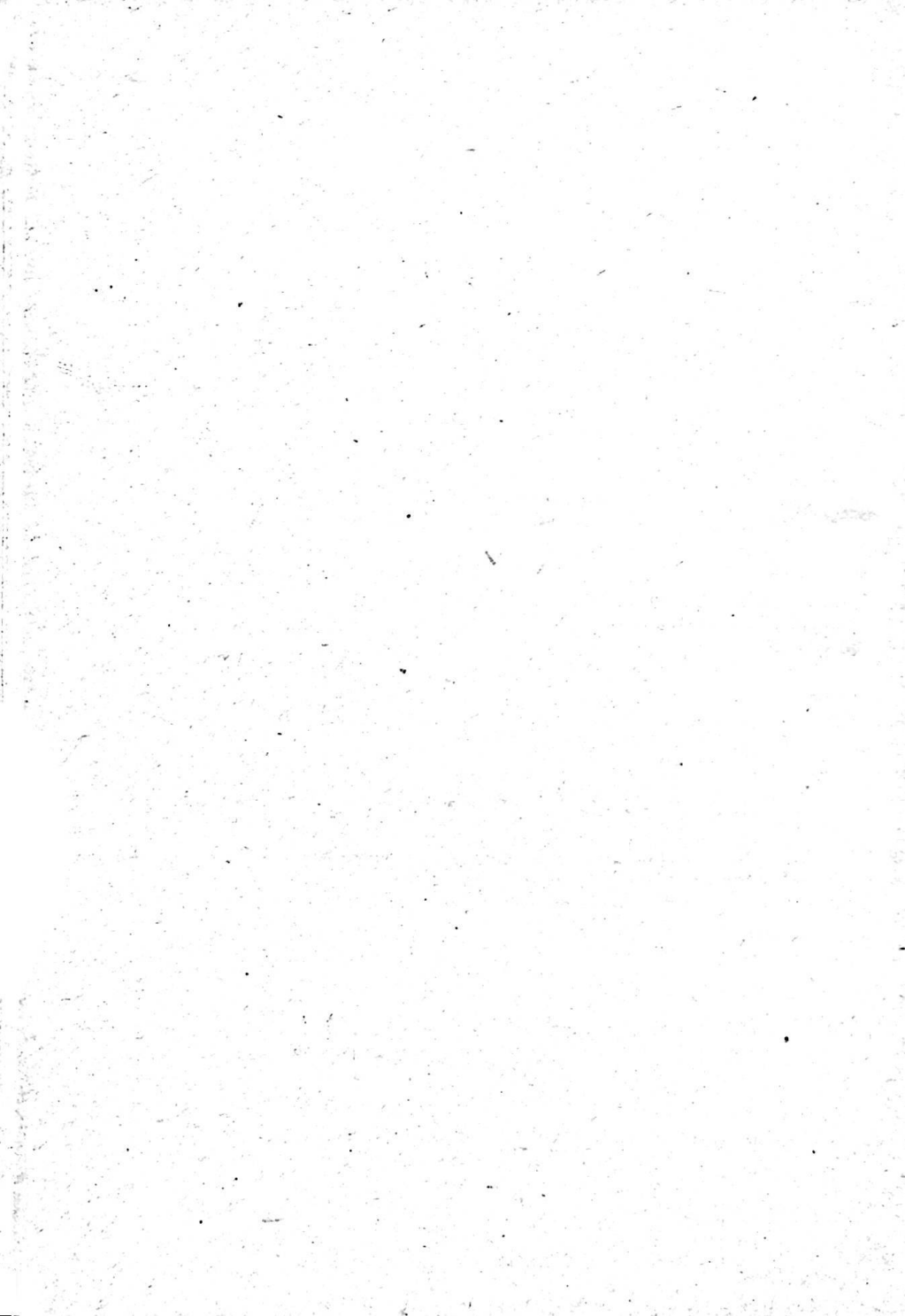
All the pamphlets we publish, except No. 13*, are now bound together in one volume of about 200 pages under the title "Tithing and Its Results." Price, 25 cents; \$20.00 per hundred in lots of 25 and over.

Address—THE LAYMAN COMPANY,

143 North Wabash Avenue, Chicago

*No. 13 includes Nos. 3 and 5.





LETTERS TO EDITORS

By A Layman

During the year 1915 these "Letters to Editors" were sent to a large proportion of the leading newspapers in the United States for publication. They are herein published in permanent form.

A Practical Illustration of Tithing

Are there not practical, financial and business reasons for the fact that tithing pays the tither in temporal prosperity? We all understand and are influenced by illustrations more than by arguments. Also we remember them longer.

Is not the following an almost exact illustration of the relation we occupy toward our Heavenly Father in the matter of what we call our worldly possessions? We should never forget that ownership and possession are not identical terms. God is the real owner; we are possessors as stewards only and tithing is a highly practical acknowledgement of God's ownership and our stewardship.

Suppose my banker lends me \$5000.00 on condition that I pay him every year ten per cent of all the profits I make by the use of it. Not ten per cent of the capital which would be \$500.00, but ten per cent of the profits whether they be little or much. If I make \$500.00, I would owe my banker \$50.00. If I make \$1000.00 I would owe him \$100.00. If he should lend me \$10,000 and I make \$2000.00 by the use of it, I would owe him \$200.00. The same proportion of course would hold for larger or smaller profits on the borrowed capital.

Suppose my banker has a large number of people at work for him, people I know, or know of, and I also know how faithfully they serve him. Suppose these people are dependent for their support, their daily bread, upon the wages they receive from the banker or through his agents. Suppose that besides these workers for the banker there are many sick people, poor people, and people in distress in all of whose welfare and happiness he is deeply interested.

Suppose my banker tells me that while he continues to lend me the principal, I need not pay the ten per cent of the profits I make on the loan directly to him at the bank, but give it to the people I know or know of who are at work for him, not forgetting to give a liberal portion to poor, sick or distressed people who need help.

Suppose he tells me to use my own best judgment in giving the money I owe to him where I think it will do the most good.

Suppose further that he requires that I keep an account of what I give to these different people and causes in which he is interested so as to be sure that I am paying the ten per cent I owe to him from year to year.

Suppose my banker learns that I am wisely using the ten per cent, his share of the profits I make on the capital he furnishes me, that I am using good judgment in distributing it

among his workers who have no other means of support, and that I am helping to make comfortable and happy those poor and less fortunate people in whom he is interested; is it not reasonable to suppose that he would be willing to lend me more capital on the same terms?

Now is there anything unreasonable or hard to understand in this illustration? Does it not almost exactly illustrate God's method of dealing with us as stewards in his law of the tithe? If it does, is there anything surprising, anything unnatural in the amply demonstrated fact that tithing pays the tither in temporal prosperity? Would it not be unnatural if the results were otherwise?

Again I ask, is not the above illustration fair? Does not God furnish us with all the capital we have, be it brains, money, physical strength, in short, with everything by the use of which we can make money? All he asks is that we recognize in a practical way his ownership of our working capital whatever it may be by contributing ten per cent of whatever we make by the use of it to the world's betterment; in other words, to the building up of Christ's Kingdom in the earth, using our own best judgment as faithful stewards in the selection of objects where our gifts will do the most good.

The illustration is equally pertinent if, instead of using my individual judgment in selecting the objects and persons to whom I give my banker's share of the profits, I join with others to whom he has loaned working capital on the same terms, and, after taking counsel together, we agree to combine what we owe and give it to such persons and objects as in our united judgment would most please our banker. This is precisely what we do in the churches of which we are members.

The Critics on Tithing

Say the critics: "Advocacy of tithing because it brings financial gain to the tither is appealing to a low, a sordid motive." Is it? Do they propose to give lessons in motives to the Almighty? Is it not God who says: "Honor the Lord with thy substance, so shall thy barns be filled with plenty?" Does he not also say in Malachi 3:10: "Bring ye all the tithes into the store house and prove me now herewith if I will not pour you out a blessing until there shall not be room enough to receive it?" In the next two verses he tells them what kind of blessings they will receive for tithing: "And I will rebuke the devourer for your sakes and he shall not destroy the fruits of your ground, neither shall your vine cast her fruit before the time in the field . . . And all nations shall call you blessed for ye shall be a delightsome land saith the Lord of hosts." Are these not temporal blessings? If not, what are they? Does not God here promise good crops and no blight on the fruit, in short, financial prosperity as a reward for tithing? If not, what do these promises mean? Are they not equivalent of what we would say in modern English "tithing pays the tither; try it and see?"

The words "tithe," "tithes" and "tithing" occur in the Bible 36 times. The "tenth" occurs 67 times. In 36 of these it has reference to the proportion in "offerings." In every instance where rewards are mentioned they are temporal, financial. The record does not show that the Jewish nation was ever prosperous when the people failed to tithe. It does show that when the people paid their tithes the nation was prosperous.

Of course there were other causes both for prosperity and adversity. Tithing is not everything, but I submit that the Bible plainly teaches that there is a very close, I might almost say, a cause and effect relation between tithing and temporal prosperity.

The question is often asked: "If tithing is so important why did not Jesus say more about it?" Is the Sabbath important? Can you find in His teaching any stronger endorsement of the law of the Sabbath than of the law of the tithe? Can you find any as strong? Is the church important? Christ never mentioned church—meaning the church in our modern sense—but once and then in a passage of very difficult and, as every scholar knows, of very doubtful interpretation. Christ's teaching in all the four gospels is saturated with the "Kingdom." The words "Kingdom of Heaven" and "Kingdom of God" were ever upon His lips. Keeping the Sabbath, paying tithes, worshipping in church, observing the sacraments, all are important, but all are means to an end. The end is the building up of the Kingdom of Heaven first in our own hearts and then helping to build it up in the hearts of others.

The Jews were tithers and are yet. Are they not financially

prosperous? Do you ever hear of them begging for money to support their churches and charities as we christians do?

A few years ago a supply of pamphlets on tithing was sent to a converted Jewish Rabbi in New York who was preaching to a congregation of converted Jews. In his letter of thanks to the sender he stated that he had given the package to a neighboring pastor as his people did not need teaching in tithing. He said they had been tithers as Jews and they continued to tithe as christians.

In a recent letter from a Methodist pastor in a small city in Pennsylvania, he says: "I preached on tithing last Sunday morning to about 400 people. A Jew who heard my sermon said to me: 'Mr. —, there are only 13 Jewish families in this city, yet we keep the expenses of our church clear and pay our minister \$80.00 per month. We simply tithe'."

The numbers and power of Mormonism is due to tithing more than to all other causes combined. Does tithing make the members of the Mormon church poor? Are they not financially prosperous? The success of Dowieism is due to the same cause. The immense industries at Zion City were all built up by tithes. It is safe to say that but for tithing neither Mormonism or Dowieism would have lasted ten years after the death of their founders.

A much fairer, as well as more relevant illustration of what tithing will accomplish in and for a denomination is afforded by the Seventh Day Adventists. There is nothing specially attractive, no special drawing power in observing the seventh instead of the first day of the week as the Sabbath of rest and worship. The Adventists are neither alone or singular in their belief in the second coming of Christ. Mr. Moody and the late Dr. Gordon of Boston devoutly believed that Christ would come again. So do thousands of christians in all our churches. Except by their faith in and practice of tithing, how can we account for the remarkable showing made by the Seventh Day Adventists as a denomination? They regard the law of the tithe, the tenth of income, as equally binding with the law of the Sabbath, the seventh of time.

Their official reports state that in 1870 they had a membership of 5440. In 1910 it was 104,526. Their annual tithe in 1870 was \$2,182.46. In 1910, \$1,338,689.65. In 1913 it was \$1,771,989.60. In 1870 the church controlled one sanitarium with 35 employees. In 1910 they had 74 sanitariums with 1989 employees with assets of \$3,368,000. In 1880 their total contributions to missions and other benevolent causes was \$5.39 per capita. In 1910 it was \$21.27. In 1913, \$23.42. This included the membership in foreign countries. In North America alone it was \$28.93 per capita for 71,863 communicants. These figures certainly do not show that they had grown poor by tithing during the 33 years from 1880 to 1913.

The Master on Tithing

Somebody once said, "Save me from my friends; I will take care of my enemies." The real friends of tithing may often well echo the cry. In many respects the most dangerous enemies to the understanding and progress of tithing are its professed friends. This is especially true where the advocacy of tithing takes the form of plain perversion of scripture teaching.

Take for example the constantly quoted passage from Matthew 23:23—"Woe unto you Scribes Pharisees, hypocrites, for ye pay tithe of mint and anise and cummin-and have omitted the weightier matters of the law, judgment, mercy and faith; these ought ye to have done and not to leave the other undone; ye blind guides which strain at a gnat and swallow a camel."

In the "New Testament in Modern Speech," by Weymouth, this passage is translated as follows: "Alas for you Scribes and Pharisees, hypocrites, for you pay the tithe on mint, dill and cummin while you have neglected the weightier matters of the Law, just judgment, mercy and faithful dealing. These things you ought to have done, and yet you ought not to have left the other undone. You blind guides straining at the gnat while you gulp down the camel."

"The Complete Bible in Modern English," by Ferrer Fenton, gives the following translation: "Woe unto you canting professors and Pharisees because you pay tithes on mint, dill and cummin ignoring the more important statutes of the Law, humanity, sympathy, faith: these you ought to have observed and not to have cast the others aside. Blind guides who strain at a gnat and gulp down a camel."

Among the scores, probably hundreds of tracts, pamphlets and books on tithing I have read in which this passage has been quoted, in all except a very few the plain and evident teaching of the Savior has been perverted. The affirmative stress has been laid upon the two words "ought" and "tithe" which are always connected. Christ intended and did place the stress upon the "weightier matters" of the Law, "judgment, mercy and faith." He compared their solicitude about tithing the most insignificant garden vegetables and seeds while neglecting the infinitely more important matters of just judgment, mercy and faithful dealing to "straining at a gnat and gulping down a camel."

Everybody with the slightest knowledge of grammar knows that "these" is the plural of "this" just as "those" is the plural of "that." Of "this" the Century Dictionary says: "With things that have just been expressed this refers to the thing last mentioned (and therefore nearest in time to the speaker)"

and that refers to the thing first mentioned (as being more remote)."

In the expression "these things ought ye to have done" Jesus referred to "judgment, mercy and faith" and not to tithing. To apply the "ought" directly to tithing would make the wisest teacher the world has ever known teach that tithing is of the first importance, giving judgment, mercy and faith second place. Besides "these" being plural must refer to more than one object, while the phrase "and not to leave the other undone" is singular.

In all the recorded sayings and teaching of Christ he always dealt with principles. He never descended into details. Evidently He meant in this passage that they should practice "just judgment, mercy and faithful dealing" and at the same time not neglect tithing, or, as he expressed it "not leave the other undone."

The reasons for and the full force of the Savior's teaching in this passage cannot be explained or understood without a knowledge of the pitiful littleness into which the Pharisees, the religious leaders of that day had brought the observance of the law of the Tithe. With them the letter rather than the Spirit was all important. In precisely the same manner they had treated God's other beneficent law of the Sabbath, of which Christ said "The Sabbath was made for man and not man for the Sabbath."

An Editor's Criticism of Tithing

Because it illustrates the position and arguments of a large number who object to tithing, I quote from a letter recently received from the managing editor of one or more religious newspapers. I quote with the greater freedom because the writer is an editor, a religious teacher. He represents a large, though, I am happy to say, a rapidly diminishing class of both ministers and church members who do not believe in tithing and who take refuge behind such arguments as he presents.

In declining to give space for the publication of an offer to furnish free tithing literature to the subscribers of the paper of which he is the editor, he writes:

"I do not believe in the tithing system. I think some men should give more than a tenth and that others cannot afford to give even a tenth. I prefer Jesus' standard when he saw the woman cast in her two mites and declared that she had given more than all the rich men because she had given practically all that she had. In other words, I believe the true test of giving is not the tithe, but in giving which involves a sacrifice."

There it is in all its naked misconception of Christ's teaching. The lesson of the widow's mite incident is plain upon the surface. It is a withering rebuke to ostentatious giving. Those rich men were casting in large gifts and evidently doing it in such manner as to attract attention to the amounts. They wanted praise from the public for their large gifts. It is safe to say that they got it. They "had their reward." Christ saw deeper. The poor widow who cast in two mites, two-fifths of a cent really gave more than they all. They gave from their abundance; she gave all she had, all her living. But she did not go home to starve. If she was a working woman, as she probably was, she doubtless earned enough before night to provide for her immediate needs. Is it not safe to presume that she earned more than two-fifths of a cent during the next twenty-four hours, and that within that time she had more money than when she entered the temple the day before? Also will the critics who object to tithing and prefer the example of the poor widow, tell us how they explain the parable of the "talents" prefaced as it is with "The Kingdom of Heaven is like," etc. Also what becomes of stewardship which was so often on the Master's lips, and was the very kernel of His teaching?

The fact is that the essential features of the widow's mite incident are repeated almost every week in hundreds of churches in our own country. In almost every church there are poor peo-

ple whose gifts are "more than they all" in the sense that the Savior meant in commending the poor widow.

Now a brief comment on the statement of my correspondent that he believes that "the true test of giving is not the tenth but that which involves sacrifice." In other words he wants giving to hurt. He thinks we should "give until we feel it." This is common advice from the pulpit. A familiar story illustrates one phase of this kind of giving. An old deacon had been listening to the annual missionary sermon. He had the usual dollar ready and wanted to give it. He also had a five-dollar gold piece in his pocket which his conscience kept telling him he ought to give. Finally as the collector came to his pew he thrust the gold coin into the basket exclaiming mentally: "There old natur squirm." If these people want to continue making "old natur squirm" or, if like my correspondent they want to make giving and sacrifice synonyms they should never become tithers.

Next to bearing witness that temporal prosperity follows tithing, the dominant note in all testimonials from tithers is the joy of giving. They never mention "sacrifice."

One of the chief difficulties with the critics of tithing is that they seem incapable of distinguishing between giving and paying. The tither regards tithing as paying. What he gives beyond the tithe, he thinks of as free will offerings. Also in distributing from his tithe he has the double satisfaction of knowing that in the same transaction he is giving to a worthy cause and paying a debt to God. In other words he is making a practical acknowledgment of stewardship.

Was That Second Tithe a Hardship?

Many advocates of tithing make much of what was required of the Jews as compared with us modern Christians. They figure it out with more or less accuracy that the laws of Moses required of every Jew that he contribute in tithes from twenty-three to over thirty per cent of his income, or, "increase" as the Bible has it, every year. As to the first tithe, God's tithe, the tithe that Abel, Abraham and Jacob paid all are agreed. Let us see if there was any hardship in the "Second Tithe."

When you have finished reading this article, please turn to Deuteronomy 14:22-27 and read there the institution of the Second Tithe. As a commentary and because it makes it plainer, I give the same verses as they are translated in "The Complete Bible in Modern English."

"You shall tithe the whole of the produce of your grain as it comes from the field year by year, and you shall eat of it before your Ever Living God in the place that he chooses to fix His name, both of your corn and wine and oil; and of the blessings of your herd and flock so that you may learn to reverence your Ever Living God at all times.

But if the journey is too long for you to be able to carry it because the place which your Ever Living God has chosen to fix His name, is too far from where the Ever Living God has blessed you, then you shall convert it into money and take the money in your hand and go to the place where your Ever Living God has chosen for Himself and expend that money in all that your life requires; in oxen and sheep and fruit, and flesh and in all that your life demands, and eat these there before your Ever Living God and enjoy yourself with your family."

Is there anything here that sounds like "hardship." Was any penny of the second tithe spent for any other purpose than for the enjoyment of those who put it aside and saved it for these annual feasts? The Jews had, not one only, but three annual feasts at Jerusalem, three seven-day religious and patriotic holiday seasons every year. With the second tithe they provided the money to pay for them, but each man paid for his own and his family's good time with his own money. We have but one such season, the Christmas holidays, unless we count our Cha-ta-quas, religious conventions, camp meetings, etc. Do we regard the money we lay aside during the year to spend during the Christmas holidays, or for the other objects mentioned as a

"hardship"? The thought is absurd, but it is not a whit more absurd than to say it or think it of the second tithe for the jews.

Then there was that third tithe, recorded in the next three verses for the benefit of the poor and which they paid every third year. Computed annually it would be one-third of one-tenth, or three and one-third cents of every dollar of income, per annum. I doubt if there is any up-standing, self-respecting man or woman, young or old, among the readers of this paper who does not contribute at least that amount every year in helping the poor. (By the "poor" is meant not the abjectly poor alone. "Poor" in the proper sense means any one who is in need and to whom we give without expectation or desire for return or reward). If there are any such they ought to be ashamed of themselves.

Tithing and Foreign Missions

The total combined membership of the Methodist and Presbyterian denominations as given in their official year books for the year 1913 is 5,215,593. Their combined offerings for Foreign Missions for the same year were \$3,045,328.18, an average of fifty-eight cents per annum for each member; a little more than one cent a week.

The official statistical report for 1913 of the Seventh Day Adventists who believe that God's law of the tenth of income is of the same binding force as his other beneficent law of the seventh of time gives the total membership of their church in North America as 71,863. Their contributions to Foreign Missions for the year 1913 amounted to \$499,713.65, an average of \$6.95 per annum for each member, or not quite fourteen cents a week.

If the combined membership of the Presbyterian and Methodist churches had given as much per capita as the members of the Seventh Day Adventists, \$6.95 each, their combined contributions to Foreign Missions in 1913 would have amounted to over \$36,540,000, instead of a little more than \$3,045,000.

I do not suppose that anyone will claim that the Seventh Day Adventists are financially better able to give than the Methodists, or Presbyterians, or the members of other evangelical denominations. The only possible explanation of this discrepancy is that they recognize their stewardship by obeying God's law of the tithe while nearly all the rest of us professing Christians refuse to recognize it and persistently disobey it.

In studying these statistics one fact appears which would be a puzzle to anyone not familiar with the conditions. In 1870 the entire membership of the Seventh Day Adventists denomination was only 5,440. In 1880—33 years ago their annual contributions to missions and other work for the Master was only \$5.39 per capita. A generation later in 1913, it was \$28.93. What, in 33 years produced this difference in ability to contribute?

Under the pseudonym of "Layman" a business man of Chicago has for many years been circulating literature in pamphlet form advocating tithing. It took a good many years for him to learn what during the last ten years or more has become entirely evident. Money and effort spent in trying to convert to tithing men and women over forty, also those in prosperous circumstances with a fairly good income, are very largely wasted.

Statistics obtained by him from over 500 churches, a part of

whose membership are tithers, show that from 38 to 40 per cent of those who adopt tithing have no regular income when they commence. They are largely women and young people of both sexes who have not yet started, or are just starting to make a living. A very large proportion of the remainder are in circumstances much below the average.

Almost every year he has during the period named published offers in the religious papers of all denominations whose editors would give the offers space in their columns, to send tithing literature free to anyone who would ask for it. Of late years, owing to the growing interest in tithing he has had to be careful not to publish the offers in such papers as the **Sunday School Times**, **The Epworth Herald** and **Christian Endeavor World** at the same time as with the other papers. The demand would be so great that he could not take care of it promptly. This has been especially true of the **Sunday School Times**, which is taken very largely by Sunday School teachers. They, as a class, are more interested in tithing than any other. The women come next, and next the young people, readers of the papers named, and others of like character. Nearly all, however, people of very modest income or with no regular income at all.

The Seventh Day Adventist people evidently had the same experience. They had to commence with the young and with those in very moderate circumstances. In thirty-three years these early tithers have become stewards for larger amounts and the results are shown in their Foreign Mission treasury.

The Apostle Paul and Bishop Asbury*

There is a striking similarity between the characteristics, lives and work of the Apostle Paul of the 1st, and Bishop Francis Asbury of the 18th and 19th centuries. Both were bachelors; both were great preachers; with both it was "woe is me if I preach not the gospel;" both were great travelers; Paul probably by every method known in that day, chiefly, it is supposed, on foot; Asbury on horseback. Both founded and were fathers of many churches and both were in large degree itinerant preachers.

The real life work of Asbury dated from his arrival in America in 1771 at the age of 26, which is supposed to have been about Paul's age when he was converted. Both were supposed to have lived the allotted three score and ten years. Asbury died at 71 in 1816.

Neither Paul nor Asbury built up churches on other men's foundations. In every case Paul commenced at the bottom. When Asbury came to America the Methodists numbered about 300, ministered to by four preachers. When he died Methodism had a thoroughly organized church of 214,000 members and over 2,000 preachers.

They were similar in another important respect. Neither taught stewardship as the Master taught it. In fact, outside of the four gospels there is very little teaching of stewardship in the New Testament; stewardship for the laity, I mean.

No, I do not forget that over-worked passage in 1st Corinthians 15:2: "Upon the first day of the week let every one of you lay by him in store as God hath prospered him." Because it would spoil the almost universal application, the rest of the verse—although it is separated only by a comma—"that there be no collections when I come," is nearly always omitted; and yet Paul gives it as the reason for his direction—to "lay by in store."

Because it throws additional light on the text I give the translation as it appears in the "New Testament in Modern Speech." In this translation the first four verses of this chapter and also the 8th and 9th chapters of 2nd Corinthians are under the prominent headline "The Poor in Jerusalem." I quote only the second verse; "On the first day of every week

*The facts in this article regarding Bishop Asbury were obtained from "A Man and His Money," by Henry Reeves Calkins—Methodist Book Concern. Price, \$1.00.

let each of you put on one side and store up at his home whatever gain has been granted to him so that whenever I come there may be no collections going on."

These four verses and the whole of the 8th and 9th chapters of 2nd Corinthians are devoted to the same subject; the collection by Paul and Titus, among the churches of Greece and Asia Minor of a large sum of money for the benefit of the famine suffering poor in Jerusalem. Read these two chapters and see if any other subject is mentioned. Also, if in doubt as to Paul's teaching stewardship read all his letters and see how much, or rather how little, outside of these two chapters, he ever wrote about the giving of money or the stewardship of money or property.

The truth is that this collection for the poor in Jerusalem had no more connection with, or relation to church support, or missions, home or foreign, or christian education, or with any of the many money problems that baffle solution by the modern church, than it had to the taxes they paid to the Roman Government.

Paul had not trained the Corinthian Christians in stewardship. Rather than be a burden to them he had disregarded what he himself quotes as the Lord's command: "Even so hath the Lord ordained that they which preach the gospel shall live of the gospel."—1st Corinthians 9-14—and supported himself at Corinth by working at his trade, tentmaking. (Acts 18, first three verses.) In 2nd Cor., 12-13, he asks their forgiveness for thus wronging them. Returning now to Bishop Asbury.

Bishops Coke and Asbury, the former ordained Bishop by John Wesley in England, and himself ordaining Asbury, organized the Methodist Church in America in 1784, but until his death Asbury was the ruling spirit. His one passion and aim was to create a race of heroic preachers. He succeeded beyond doubt. His dominant method for the accomplishment of this purpose was to insist that they be itinerant; they must like himself, be traveling preachers. Anything else was in fact impossible, because he for sixteen years inflexibly ruled that no more than \$64.00 a year be paid to any minister as salary. In 1800 he permitted an increase of \$16.00 per annum, but \$80.00 was the limit until his death sixteen years later.

The first act of the next Conference was to provide for a living wage for the Methodist ministry, as no man could support a family on the stipend allowed by Bishop Asbury. As ministers married they had to retire from the itinerary, and become mere "local preachers" with little or no influence or authority in the councils of the church. The result was that in 1799 there were 269 traveling preachers and 850 "located."

Thus at the very time when the churches most needed strong and trained leadership, many of their strongest and wisest men were forced into obscurity and loss of influence by the fact that they had become heads of families.

Bishop Asbury was a giant in his day, and did a giant's work. No praise is too great for his varied and many sided achievements. He failed, however, at the point of not realizing the vital importance of teaching the stewardship of money and property to the laity. For more than a generation, yes, for more than two generations after his death, not only the Methodist, but all other denominations, suffered in their ideals and practice of stewardship because of his failure in this respect.

It is both fitting and gratifying that now, nearly 100 years after Bishop Asbury's death, Wesley Chapel, a Methodist Church in Cincinnati, has taken the lead, not only in the Methodist, but in all other churches of the leading denominations in this country in true and practical stewardship. The pastor, officers and a large proportion of the members simply make stewardship practical by tithing.

But what a comfort, yes, what an inspiration it is to turn from the Apostle Paul and Bishop Asbury to the teaching of the Master as recorded in the four gospels. Many of his parables, discourses and illustrations are permeated, saturated, shot through and through with teaching on the stewardship of money and property.

An Open Letter to Those Editors of Religious Newspapers Who Do Not Believe in Tithing

While this letter is sent to the editors of all the papers on my list—about 130—it is meant only for those included in the above headline.

Presumably you are ministers, or, at least, have had a ministerial education. It is also probable that nearly all of you are graduates of denominational colleges and seminaries, so that many of your formative years and all the years since have been spent in an atmosphere of mendicancy.

No, that word is not too strong. It simply means that you have lived, and still live, in a churchly atmosphere. The attitude of the church today, also the church of our fathers and grandfathers back for many generations, is and has always been that of beggary. All thought of payment of any definite proportion of his income, in recognition and acknowledgement of God's ownership of all that enables him to have an income, is foreign to the mind of the average church member. The church usually through its ministers does the begging; he does the "giving."

This attitude of beggary or mendicancy has characterized nearly all the religions of the world, true or false, with one notable and noble exception, the Jewish. Confucianism is not nor ever was, a religion. It is a system of ethics. Of Buddhism it is history that every Buddhist priest is a beggar. All the so-called "holy men" of India are beggars.

The Jewish is about the only religion, ancient or modern, of which mendicancy or begging in one form or another has not been a prominent characteristic. Jesus as a Jew was born and trained in the Jewish religion. Not only the laws of Moses, but the whole Hebrew literature is charged through and through with the teaching that God is the owner of the earth and all of value that it contains. I need not refer to specific texts, they are almost innumerable. "I have given it unto you for a possession" is the language almost universally used.

Every Levite was as independent financially as his brethren of other tribes. The tithe which furnished his support did not belong to the people who paid it. They possessed it, but God owned it, and by His direction it was given to the Levites for an inheritance instead of land. There was no "giving" about it,

and in consequence no sense of dependence upon the liberality of their brethren. Tithing their gains to the Levites was the payment of their debt to God.

Now every intelligent schoolboy knows that "ownership" and "possession" are not the same. He also knows that the very fact of ownership by another implies stewardship on the part of the possessor. When he thinks a little deeper he knows further that the owner of the property has an inherent right to make the final decision as to what proportion of the profit the possessor shall pay either to him or by his order to others for the use of the property he occupies or possesses. He also knows that the steward does not "give" the owner what he owes him. He pays it.

Jesus was born into the atmosphere of the Jewish religion which had for hundreds of years taught the ownership by the Almighty, of everything of value and the stewardship by man for its use.

Now it is unthinkable that Jesus Christ intended to found a religion in which all these relations so plainly taught in the Hebrew scriptures, between man and his Creator, should be abrogated, and in its stead he intended to substitute a religion, the success of which would depend upon the ability of its adherents, especially of its preachers and teachers, to beg money, not only for its propagation, but even for its own support. Yet this is exactly what the church has been doing for nearly 1900 years, and is doing today. What are the results to date?

The Government takes a census of all the religious bodies in our country every ten years. The last was taken in 1906. Except for the increasing interest in stewardship made practical by tithing there will probably be little change in the next census which will be taken in 1916.

According to the census of 1906 there were 20,287,442 members of Protestant churches in the United States. The total contributions per capita for the previous year were as follows:

Salaries of ministers.....	\$2.11
Foreign missions.....	.27
Home missions.....	.39
Education .....	.53
Hospitals and asylums.....	.25
Total	\$3.55

There are the results of trying to support the church and its missionary and benevolent work by present begging methods; an average of four cents a week for each member for the support of their ministers and \$1.44 per annum, less than three cents a week for all other causes. For missions, home and foreign,

the average is 66 cents per annum, about one and one-third cents per week.

For Foreign Missions which is the best test of unselfish giving, the average of all the Protestant church members in the United States was 27 cents per annum, about one-half a cent per week. Are you satisfied with the record?

Two questions naturally suggest themselves. First: who is responsible for this shameful condition; and, Second: what can be done to make it better? As to the first question, there can be but one answer. You, as editors, and teachers, and all the other preachers including professors and teachers in the theological seminaries in which you were educated, who do not believe in and teach plain, every day common sense, and practical stewardship must bear much the greater part of the responsibility. The laity are responsible only to the extent that they have not disregarded the teaching, or rather want of teaching they have had, and have not gone back to and obeyed the teaching of the Hebrew scriptures, and especially the teaching of the Master.

Oh, yes, I know you claim to teach stewardship, but you don't get anywhere. A favorite statement of many ministers is, "I believe in giving the tenth as a minimum," which is much like saying, "I believe that a man who claims to be honest should 'give' his creditors the amount he owes them as a minimum." You avoid the word "pay" as if it were poison. The reason is obvious. To a plain layman "pay" suggests debt; debt suggests payment and naturally he wants to know how much he owes.

There you balk. Your teaching ignores payment, and substitutes "giving" and if the gifts of those who ought to give are not sufficient, and they never are, begging for more gifts is the only alternative.

Anticipating your question: "Do you expect to convert us to tithing by such a letter as this and by the articles advocating tithing which you have been sending us for some months, and may continue to send?" Frankly, No. I do not forget that Harvey, the discoverer of the circulation of the blood, once said that he had never been able to convince a man over forty years of age of the truth of his theory. Most of you are over forty. To persuade a man of mature years to change his convictions about what he regards as an old truth is, at least, as difficult as to get him to accept a new one.

To your next mental question: "What do you propose to do about it?" The answer is that we propose to educate your successors, the future professors in the theological seminaries;

also the future preachers and editors in tithing as the only possible method of making stewardship practical.

By current mail I send you a copy of "Tithing and Tithing Reminiscences." I candidly wish you would read it. Skip the arguments if you will, but read the facts as to the results of tithing. Also read my experience with you editors in "Reminiscences." I intend that so long as I live, and provision has been made for continuing the work after I cross the river, this and other books advocating tithing as the first requisite for true, practical christian stewardship shall be placed in the hands of every student for the ministry in the United States and Canada before he enters upon his life work. Also in the hands of every student in the colleges of our country who is preparing himself or herself for any form of christian service as a life employment. Special effort will be made to give these future preachers, professors, editors and teachers definite practical knowledge of the results of tithing both upon the lives and christian character of the tithers themselves and upon church support, benevolence and missionary causes.

These "Letters to Editors on Tithing" which you have been receiving for several months and may continue to receive for some months to come, will be published in book form when completed for the same purpose. This letter and others to follow will be included.

Your successors in the ministry, including editors and professors will be educated to a degree that you were strangers to, in the results of the stewardship of money of which tithing is the first fruits. Not only the results in church and missionary finances, but upon the lives, usefulness, temporal prosperity and christian character of the members of these churches.

A single financial question to you as editors. You depend very largely upon pastors to influence their people to subscribe for one or more religious newspapers. In deciding what papers to recommend, do you think these young men, with their knowledge of the results of tithing, will favor the circulation of papers among their people the editors of which are as apathetic on the subject of stewardship made practical by tithing as you have been, and are?

A Man and His Money

The editors of the *Continent*, Chicago and New York, are the personal friends of the writer. Knowing of my deep interest in stewardship, and especially in tithing, they recently sent me a copy of a volume with the above title with the request that I review it for the *Continent*. Following is a copy of the review submitted:

"When the editors sent me a copy of 'A Man and His Money' by Harvey Reeves Calkins with the request that I review it for the *Continent*, I replied that I would cheerfully review the book, but added that I presumed that I would find the same old straw threshed over and would be lucky to find a few grains of wheat. Instead, I found the contents to be nearly all wheat.

"It seems that the Methodists as a denomination, and, to some extent, inter-denominationally, have for thirty years been trying to obtain a volume that would go to the bottom and deal with the foundation principles of stewardship. They had even appointed a commission whose business it was to try and obtain such a work. They have found it in this volume which has, and well deserves their hearty approval. It is far and away the best, the most convincing argument and elucidation of that subject I have ever seen. However, notwithstanding my promise, I will not attempt to review it. Columns, instead of a few hundred words would be necessary to do it justice. It must be read to be appreciated. It is broadly sensible, practical, free from cant and almost, if not quite, free from forced or over-drawn teaching. Not the least of its merits is that it is both easy to read and cheap—only \$1.00.

"If any Methodist with a fair sized pocket book combined with a sensible head and a liberal heart wants to increase the present contributions of the Methodist membership to the Master's work far up into the millions during the next ten years, he can do it beyond question. All he will need to do is to see to it that a copy of 'A Man and His Money' is placed in the hands of every student for the ministry in the Methodist Theological Seminaries—not in the libraries—but in the hands of the young men as their very own. If he wants to hasten, broaden and deepen the work, let him do the same for every student in the colleges who is preparing himself or herself for christian service of any kind as a lifework. If he is big-

hearted and broad enough and has the money, he could hasten by many years the coming of the Kingdom by extending the same beneficence to all the other denominational seminaries and colleges in the United States.

"If such a man can be found I would be glad to place my experience along the same lines at his service.

"I have no doubt the publishers, the Methodist Book Concern, would gladly co-operate in the matter of price, so that the cost of such a far-reaching scheme would be extremely light in comparison with the immense good that would inevitably follow."

The First Hospital and The First Hospital Ambulance

He was more than a "Good Samaritan." He was, as every one is, who obeys the law of the Golden Rule, a good steward. He gave personal sympathy; he gave personal services; he personally gave medicine and property—oil and wine—he gave transportation, and himself did the walking. Leaving the inn he gave money for continued care, food and shelter.

You and I, as stewards, are chiefly interested in his last gift, money to the inn-keeper. Very few of us, and that few very rarely, have the chance to do the other things he did, but we all have opportunities in abundance not only to give money directly for the relief of suffering, but to do as he did, give it to others in payment for caring for the suffering and destitute while we are absent.

Suppose the Savior had added to the parable by saying that the "certain man" was worse injured than at first appeared, and the Samaritan being delayed in his return, other travelers, stopping at the inn had contributed money to the inn-keeper to repay him for the care, food and lodging he was giving to the suffering guest; also that other neighbors and friends at a distance hearing of the act of the Samaritan and the need of the guest had sent money to the inn-keeper telling him that if it was not needed for the injured man, to keep it and use it in caring for such other and similar cases as came to his inn; would not they too have been regarded as "good samaritans" and also as good stewards?

That inn would look very small and very insignificant beside a modern hospital, and that ass would cut a sorry figure beside a modern hospital ambulance, but they were the germs—the beginnings of both. Is not the lesson plain to you and me? Are we not "good samaritans," and also good stewards in proportion as we give money to hospitals and to all other worthy agencies for the help of humanity?

IMPORTANT NOTICE

These pamphlets are not and never have been published for personal profit.
☞ Money must accompany all orders.

LITERATURE ON THE SUBJECT OF TITHING PUBLISHED BY THE WRITER

	Price per 100
No. 1—"What We Owe and Why We Owe It".....	\$1.50
No. 2—"What We Owe and How to Pay It".....	1.75
No. 3—"Thanksgiving Ann" (Published in No. 13 only)	
No. 4—"The Pew to the Pulpit" published only in "Tithing and Its Results"	
No. 5—"The Deacon's Tenth" (Published in No. 13 only)	
No. 7—"What We Owe and the Results of Paying It".....	1.75
No. 8—"Tithing Reminiscences" Published only in "Tithing and Its Results."	
No. 9—"What We Owe and Objections to Paying It," and "What Those Who Have Tried Tithing Say About It"...	1.50
No. 10—"Christian Service for Laymen".....	1.50
No. 11—"What We Owe and Results of Teaching It"	1.75
No. 12—"Does Tithing Pay?" and "What We Owe and the Law Back of It"	1.50
No. 13—No. 3, "Thanksgiving Ann," and No. 5, "The Deacon's Tenth," bound together.....	1.50
No. 14—"Wesley Chapel Tithing Experience".....	.50
No. 15—"Letters to Editors"	1.75
No. 16—"Talks With Money"	1.50
No. 17—"God's Twin Laws"	1.75

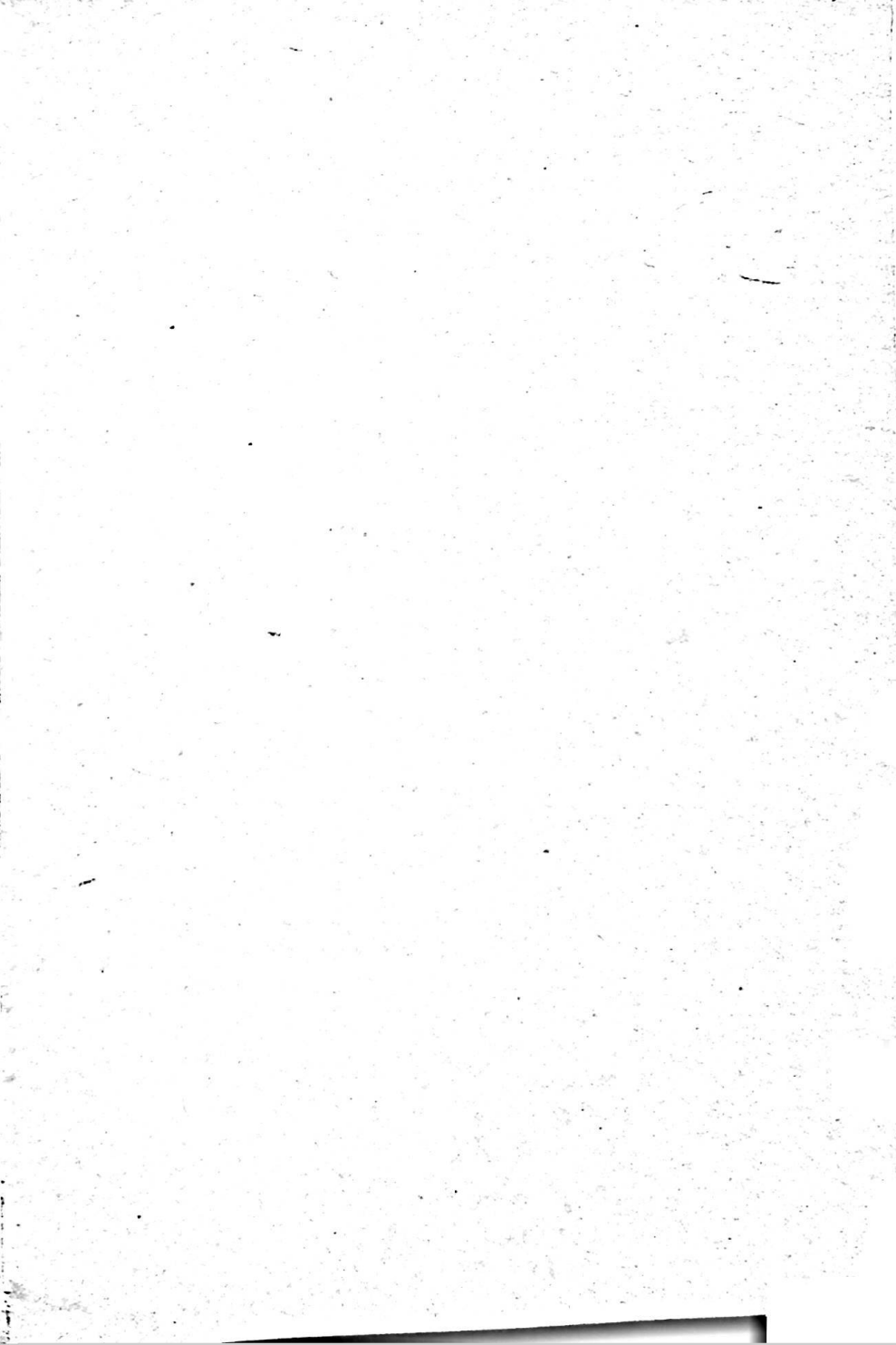
All the above pamphlets except No. 13 are now bound together in one volume of about 200 pages, entitled "Tithing and Its Results." Price, 25 cents; \$20.00 per hundred in lots of 25 and over.

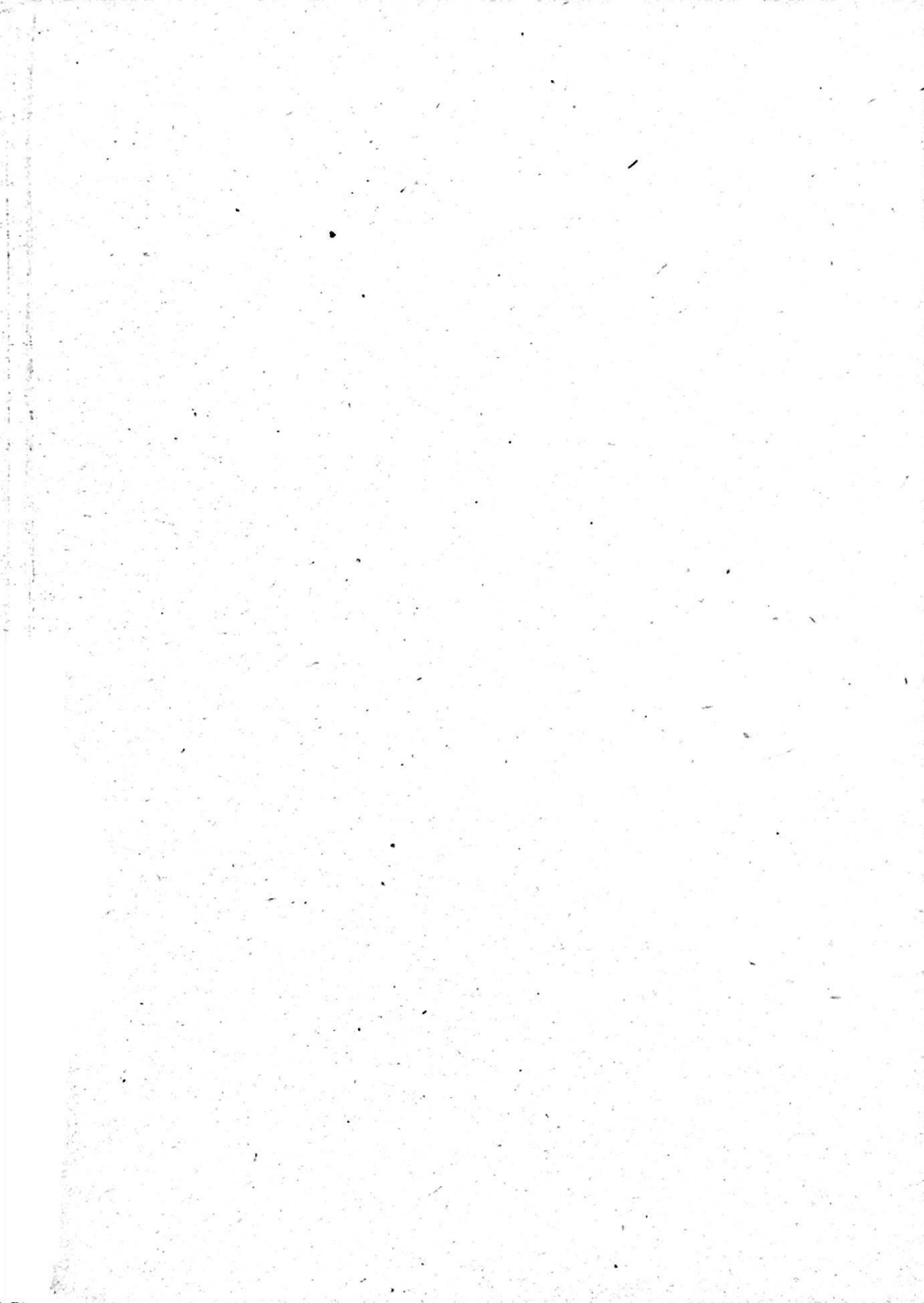
The prices given above include prepaid postage or express

Can you find better use for a portion of your Tithe money than by the purchase and circulation of Tithing literature?

(Pledges for the "Tithers' Union" Free.)

Address: THE LAYMAN COMPANY, 143 N. Wabash Ave.
CHICAGO





TALKS WITH MONEY

By A LAYMAN

"What are you?" I said to a freshly minted dollar as I held it in my hand.

"In a word I am money. Most thinking people describe me as a 'measure of value.' Some call me 'concentrated value.' Others a 'medium of exchange'; still others a 'receptacle of value.' I prefer to think of myself as the agent, the representative, the servant of whoever has me in his or her possession."

"I did not know you could talk."

"I am the most effective talker in the world. I mean for people who use me. You are talking now with your vocal organs; when you use me to talk with you do more than talk; you act—you do things."

"You speak of yourself as my agent; do I not own you?"

"No; God created me and God owns me. At the mint men changed my shape and appearance, but I am the same metal that God created. He owns me, you possess me."

"Do not possession and ownership mean the same thing? Do I not own what I possess?"

"No; God says 'The gold and the silver are mine' and 'the earth is the Lord's and the fullness thereof.' He has a right to say this because he made us, he created us."

"Please be more definite. I want to be honest. I do not want to be in possession of anything I do not own."

"Yes you do, and you are now. You earned me honestly and I am in your rightful possession. When you exchange me for something else I will be in the possession of another, but God will still own me."

"I understand you to say that so long as you are in my possession you are my agent, my servant, and that you will obey my orders. Have you no power of your own? Cannot you do as you please with yourself?"

"I do not have power. I am power; this because I represent value and value comes from God."

"You say you are power, and yet while in my possession you must obey my orders. Are you helpless so far as doing your own will is concerned?"

"Yes, I am absolutely helpless except as I am used. You can exchange me for food, or clothing or shelter, in short, for anything you want whether for your good or for your harm; I must obey your will. You can throw me away or you can bury me in the earth or in a safety deposit vault if you want to."

"You say you represent value. Have you no value of your own?"

"Very little. Of myself I am as you see only metal, and I am neither plentiful nor, as metal, nearly so valuable as steel, which is very plentiful. You cannot eat me, you cannot wear me and I cannot shelter you; yet if you say the word I can procure all these things for you."

"I doubt it, at least not much of either; you are only a single dollar."

"You forget your first question, 'What are you?' and my reply, 'I am money.' I am not speaking as a silver dollar; I am speaking as money. I may be represented by gold, silver, paper, nickel or copper. I am used in all these forms to measure value; in other words to measure power, and remember that both value and power are spiritual forces."

"To listen to your talk and reasoning one would think you too are spiritual."

"I am spiritual. In material, substance and appearance I am metal, but as metal, as I have already explained, I am of little value; much less, in fact, than such metals as iron, steel, copper and aluminum, which are both cheap and abundant. In content, in essence, I am spiritual."

"Yet, I have heard you called 'filthy lucre.'"

"They slander me. Filthy people can make me do filthy things. Wicked men can make me do wicked things. Slaves to alcohol can buy whiskey with me instead of food and clothing for their families. Dishonest officials can be bribed with me. These are base uses and I hate to think or speak of them. But just think of the good I can do and am doing every day and hour the world round. As the agent of a kind husband and father I buy food, clothing and shelter for loving and loved wife and children. Yes, and luxuries too. I pay for and furnish homes. I pay school and other taxes to support the government of my beloved country. I build hospitals, I hire nurses for the sick. I build and support churches and schools. I send mis-

sionaries all over the world to tell the good news of the Kingdom. It would take volumes, not to tell in full, but to even index the good I am doing every minute of every day the year round. Could I do all this as an agent, a servant, if the content, the essence, the soul of me were not spiritual?"

"Yet Paul says 'the love of money is the root of all evil.'" -

"That is the old translation and it is wrong. In the Revised Version it reads **a** root, not **the** root, which makes a wide difference. Evil has many roots but I am not one of them. What Paul really says is that the love of me, not me myself, 'is a root of all kinds of evil.'"

"I do not quite understand; can you not make your meaning clearer?"

"I will try. Only money misers, and they are very few, love me for my own sake. Paul was talking about people who love me because of the things, the riches they can buy with me for their personal selfish use or display for show. His meaning is made clear in the context. The previous verse reads: 'But they that desire to be rich fall into temptation and a snare and many foolish and hurtful lusts such as drown men in destruction and perdition.' Then follows what you quoted: 'For the love of money is a root of all kinds of evil.' If Paul had been talking of selfishness **"the"** would have been the proper adjective, for more than anything else, selfishness is the root of all the evil in this world."

"I have heard it said many times that 'money is a root of all evil.'"

"That is simply Paul misquoted. He did not say it of money, but 'the love of money.' I am not a root of anything; I am an instrument, an agent, a servant. I can be made an instrument for evil by those who use me for evil purposes, but just as there is more of good than of evil in the world I am made to do immensely more good than evil in the world."

"Is there such a thing as tainted money?"

"Absolutely no. The possession of me may be acquired by tainted and dishonest methods. I may be stolen outright. All sorts of crimes may be committed to obtain possession of me, but I remain as pure and clean as when my owner, God, created me."

Stewardship of God's Tenth

"In our previous conversation you said that while God is your owner I can do as I please with you while in my possession. What are my relations to God in the use I make of you?"

"Your relations are those of stewardship. You are a steward for my use. In other words a trustee."

"Am I a steward for all of you that comes into my possession or for only a part?"

"For all, but your stewardship for one tenth of your gains or income is very different from that of the other nine-tenths."

"In what respect is it different?"

"As evidence and acknowledgment of his ownership of all that enables you to make gains or have an income, God requires that you return, pay back, as it were, one tenth of the increase by acting as his steward for its use in making his other children in the world outside of your own family and those naturally dependent upon you better and happier. This tithe or one-tenth of your income God asks you to regard as holy, and the use of it as an act of worship, of divine service."

"Can I worship and serve God by the use of money?"

"You might well ask if you can truly worship and serve him without the use of money. Remember that I not only measure value, I am a receptacle of value. Can there be any real worship or service where there is no added gift or sacrifice of value? Which has most value, words or deeds? Prayers for missions, or money for missions? Words of sympathy for the poor or money to buy the food and clothing they need?"

"Don't you believe in prayers for missions and missionaries?"

"I most certainly do, but it must be real, genuine prayer, not mere words and good wishes. Mission schools, churches, hospitals, and the necessary equipment for them, cost money, and missionaries, teachers, physicians, and helpers are as much entitled to liberal pay for their work as you are. Prayers for the success of missions, unless you give your full share of money to enable them to succeed, are exactly like counterfeits of me, they are of no value. In giving of me for the success of missions and other good causes you are acting as a wise and faithful steward of God's tenth of your increase and at the same time you are giving to your fellow men the only conclusive evidence that your prayers are anything more than words."

"Is the amount of money we give from God's tithe to help in making his other children in the world happier and better a correct value measure of the good we do and the good we receive in thus using it?"

"Emphatically no. The penny from the little child's dime; the ten cents from the clerk's or the laboring man's dollar, which may represent a whole day's work; the dollar, a duplicate of me, the tenth of the lawyer's or physician's fee of ten dollars; or the thousand dollars from a man whose income is ten thousand dollars a year, are all on exactly the same footing. They all represent sacrifice, a gift of value. By the payment of God's tithe each, in addition to the act of worship, has made acknowledgment, not in words only, but in deeds, that God is the owner of all that enables him to produce an income. As He expresses it, 'It is God that giveth thee power to get wealth.'"

"Is the tithe, the tenth of our income, a debt to God?"

"Yes, and the payment of it by acting as God's steward in doing good with it is one of the sweetest as well as the most enduring pleasures in your lives."

"Are the people who spend one-tenth of their income doing the most good they can with it, happier and more prosperous as a class than others in like circumstances who do not?"

"Without question, Yes. I ought to know and I do know. I know who possesses me and what is done with me. I know with what interest they plan to use me wisely, and I know the happiness, peace and prosperity God sends to those who use his share of me in doing good."

"Is not a desire for gain a low motive to appeal to as an incentive for doing good?"

"That depends entirely on what you want to do with gain when you get it. If you intend to spend your gains upon yourself or for selfish purposes, yes, it is a low motive. If you desire gain that you may be more useful, that you may do more good, that you may be a faithful steward for larger amounts, your motives are high and pure."

"To what purpose and causes would you advise that I give God's tenth of my income?"

"My mission as an agent and as a measure of value naturally gives me a wide outlook. The usual answer to your question is, give it to the church or to some cause of the church. Most people interpret that answer to mean their local church or the religious work of their own denomination. The Jews were directed to devote God's tithe to the support of the priests and Levites whose business it was to instruct the people in the law and to minister in holy things.

"As I look at it, the church of Jesus Christ is immensely broader than Judaism and has an immensely larger work laid out for it to accomplish. It is entirely too big for the ordinary church or denominational walls, or for any other kind of walls.

Of course, it is the first duty of every Christian to care financially for the support of the church of which he is a member. Also for the missionary and other causes in which his home church is interested. Beyond that I am delighted to serve my possessor as an agent for his use of God's tenth to do anything, yes, anything that in his judgment will honor God as a faithful steward desiring to do the most possible good with God's share of his gains."

"Your answers indicate that I am to be guided by my own judgment in the selection of objects to which to give the Lord's tithe. Do you mean just that without qualification?"

"In substance, Yes. You must never forget that your stewardship for God's share of your gains is to God alone, not to other men, not to the church nor to any cause of the church. If you are wise you will realize and act upon the knowledge that team work with other stewards in behalf of objects in which they and you are alike interested will, as a rule, accomplish more and better results than individual effort, but you cannot turn over to others the responsibility for the wise use of God's share of your income.

"Remembering that administering God's tithe is a combined act of worship, prayer and stewardship, you cannot delegate any of these duties and privileges to others."

"Is it not probable that, with the liberty you advise, many people will make mistakes and not spend God's tenth of their income as wisely as they might?"

"Apparent mistakes, yes, but while they may appear to be mistakes to you, they may not to God. His standard of judgment is impossible to you. He judges motives; this you cannot do. Besides, experience is a very important part of God's method of education and training, and mistakes are always an important element of experience. Even yet you personally learn by mistakes, just as you learned to walk when a child by frequent fallings.

"Besides it is far more important that you and all other Christians become faithful stewards and do what you think is right as God—not someone else—gives you to see the right, with his share of your gains than to worry over the disposition of their tithe by other stewards. 'If any man lack wisdom let him ask of God who giveth to all men liberally and upbraideth not.'

"If God were as impatient of the mistakes of his children as they are of the mistakes, real or supposed, of each other, he would not be the God you worship and try to serve."

Stewardship of Our Nine-Tenths

"Is it wrong to pray for money?"

"No, it is wrong not to pray for it if your desire for money is that you may use it for good purposes. Don't you ask for God's guidance and blessing upon your temporal affairs? In short, for temporal prosperity? If you don't you ought to, if you desire to be a faithful steward for larger amounts of money and property."

"In a former conversation you stated that I must regard myself as a steward for all the money or property that comes into my possession, but that my stewardship of God's tenth of my gains is different from that of the other nine-tenths. Will you explain the difference?"

"Your stewardship of the tithe, God's tenth of your income, is your worship of God, your service for God expressed not in words only, but in deeds. It is a visible, a real, a tangible evidence of your worship, and of its sincerity.

"It is this very element of worship that inheres in the very nature of God's tithe of the money value of your income, that distinguishes the stewardship of this first tenth from that of the remaining nine-tenths. The stewardship of the nine-tenths is primarily for the benefit of yourself, and those dependent upon you, for the necessities and comforts of life."

"What about luxuries? Am I justified in spending any portion of my income for what are called and known as luxuries?"

"Yes; take flowers, for instance. Can you think of anything more absolutely worthless and useless as a necessity of life than cut flowers? They are an undoubted luxury. They wither in a few hours and must be thrown away; yet millions of dollars as good and pure as I am, are spent for cut flowers every year; and tens of thousands of good people, men, women and children, make a comfortable living, support churches and schools and do their share of the Master's work in the world from money they make in raising and selling cut flowers."

"Would it not be better to take the money spent for flowers and other luxuries and give it to the poor?"

"If they are able to work, no. It is far better both for the poor, and those who would speedily become poor if they do not have work, that you buy the products of their honest labor than to give them money or anything else in charity. The inevitable tendency of giving money to people in need who are able and willing to work is to pauperize them, to destroy their manhood."

"I agree with you there, but would it not be a better use of the money to give it to the church or to missions rather than to spend it for flowers?"

"Again, I answer, no. I am taking it for granted that when you devote and pay out God's tenth of your income you give to the church and missions what you regard as their full share. Remember, we are now talking about the stewardship of the other nine-tenths of your income."

"But the church and missions are in such constant and pressing need of money to carry on their work?"

"If you, and all other church members, were faithful stewards of God's tenth, the church and missions and all kindred agencies engaged in the Master's work in the world would have all the money every year that they could wisely use. Their wisest and best men and women could be employed in administering and using for the world's betterment God's share of the income of professedly Christian people instead of begging for it as they are compelled to do now. Also the helpless poor would all be well cared for; cared for far better than they now are."

"What are the best purposes to which I, as a steward, can devote the nine-tenths of my income?"

"I am most usefully employed by men with families in purchasing food, clothing and shelter, including permanent homes, for their wives and children, also in the education and training of the children for lives of honor and usefulness."

"Returning to the subject of spending money for luxuries, I mean such things as are not harmful. Many Christian people claim that we should spend money only for that which is necessary, or at least useful, and devote the remainder to the good of others. What is your advice?"

"Millions of dollars are annually spent for luxuries, and hundreds of thousands make an honest living by producing and selling them. Which is doing the most good? Buying the honest, harmless products of these workers, or, by not buying, reduce them to poverty and then help them by charity?"

"Granted that cut flowers are luxuries, what about spending money from the nine-tenths of our income for such things as books, pictures, works of art and other beautiful things, in the home; also in travel, recreation and pure amusements."

"Right for everyone of them and for all kindred objects. They all tend to broaden, elevate and sweeten life. I share in the pleasure and profit such things bring when I am being used to purchase them."

"What is God's attitude toward his children who have abundance of worldly possessions, and what should be their attitude?"

The best answer I can give is to quote from his Word, using the "New Testament in Modern Speech" translation:

"Impress on those who are rich in the present age that they must not be haughty, not set their hopes on riches,—that unstable foundation,—but on God who gives us richly all things

for our enjoyment. They must be beneficent, rich in noble deeds, open-handed and liberal." 1st Timothy 6-17.

"How did the term 'riches' in that age compare with the times in which we live now?"

"It was very different. Only the few were rich. People whom we now speak of as well-to-do or even in moderate circumstances, would, in that day, have been regarded as rich."

"What about the rich young man who asked of Jesus: 'What good thing shall I do that I may have eternal life?' and to whom the Master replied: 'Go and sell that thou hast and give to the poor?'"

"Jesus was testing him, trying him, proving him. He did not stand the test, but 'went away sorrowful.'"

"If he had started in good faith to obey, would the Master have permitted him to carry out his directions?"

"In view of Christ's uniform teaching, the stewardship of money and property, both direct and in his parables, there can be but one answer. He would have treated him as God treated Abraham when he, in obedience to God's command, was on the point of offering up his only son Isaac as a burnt sacrifice. He would have called him back and told him to be a faithful steward of his 'great possessions.'"

"Is it God's desire that his children should possess in abundance the good things of this world?"

"Undoubtedly, yes. The whole Bible is permeated with that teaching. Poverty is one of the penalties for doing wrong, either by ourselves or others, oftenest by both. It is not a reward for doing right."

"Was not the Master poor while on earth?"

"Yes, for three years at least. Scripture says 'that though he was rich, yet for your sakes he became poor that ye through his poverty might be rich.'"

"Does that mean rich in money and property?"

"Read the whole passage for yourself, 2nd Corinthians 8th and 9th chapters. In all of both chapters Paul was writing about collecting money for the poor, made poor by famine, down in Jerusalem; what else could he mean?"

"Do Christian people really have more of temporal prosperity and the material comforts of life than non-Christian?"

"Look around you; look anywhere. I know, for I go everywhere. Wherever there is the most sin there is also the most poverty. Wherever there is the most righteousness, which is but another name for right living, there is the most temporal prosperity."

Miscellaneous Questions

"What classes and kinds of people are most successfully influenced to adopt tithing as a rule of life?"

"1st. Children and young people. 2nd. The younger class of Sunday School teachers. 3rd. The women."

"Can you make a further division?"

"People who are not being prospered or who have met with financial reverses are more likely to commence tithing than those who are in prosperous circumstances; also those with a limited income."

"One would think that people who are being financially prospered would the more readily acknowledge their stewardship by tithing."

"They ought to, but the facts are the other way."

"Can you suggest why?"

"Yes, the 'deceitfulness of riches.'"

"But prosperity and riches are not the same. The 'prosperity' may be very limited and the 'riches' long in coming?"

"As human nature is constituted the effect of both riches and financial prosperity, however limited in degree, are the same with all of you. The tendency of either or both is to cause you to depend upon, to trust in them rather than in their author and giver—God."

"What about those, if there are any, who commence tithing when in receipt of a small income and stop when their prosperity is increased and apparently becomes assured?"

"You say 'if there are any.' The proportion is small, but there are more than you would suppose, more than the world knows of."

"What are the results?"

"So far as my observation goes the results are invariably the same; sooner or later, as a rule very soon, their prosperity begins to diminish and, in most cases, ends in financial disaster."

"You say there are not many who discontinue tithing because of prosperity. I am surprised that there are any. What are the reasons?"

"I did not say 'because of prosperity,' yet you are right in using that phrase. Doubtless, the chief reason is that they almost or quite unconsciously come to 'trust in riches' rather than in God's laws regarding riches."

"Suppose a boy or girl is given say 50 cents a week as an allowance and is willing to give one-half of it or one-tenth of it to good objects as you advise; what advice would you give?"

"One-tenth by all means. It is folly to train a child in habits that are not expected nor intended to be permanent."

"Are there other reasons?"

"Yes, and better ones. Children should be taught the A, B, C's of stewardship. Verbal or 'word of mouth' acknowledgment of God's ownership of everything of value in the world makes little or no impression on the mind of a child or, for that matter, on the mind of anybody else. The simple act of paying to God the tenth of all the money earned by or given to a child, by giving that proportion to good objects, makes a much deeper and more lasting impression of God's ownership and the child's stewardship than hours of preaching and teaching. It is something tangible, something he can do, not merely believe, or say, and hence something he can understand. Besides only doing builds character that will stand the test of either prosperity or adversity."

"Are you a preacher also? You talk like one."

"Yes, I am a proxy preacher, that is if you so direct I will do your preaching for you, and I will follow your directions as to how it shall be done. If you want to preach the good news of the Kingdom by doing things rather than by talking about them, I am the best preacher, and very often the only one you can employ. If you want to preach from the pulpit I am sure you can use me in procuring the services of much more effective preachers than you would be."

"Can you act as my proxy in other lines of doing good?"

"Certainly, there is practically no limit to the good objects for which you can use me. For example, I am ready and more than willing to act as your agent, your proxy in building hospitals, schools and colleges; also in hiring far better teachers, professors and nurses than you would be if you undertook to do their work yourself. Meanwhile you would continue in your present business of making more of me, more money, while I am acting as your proxy along these lines."

"Am I not a loser by not giving personal service to those who need it instead of using you as my proxy?"

"Emphatically No. Surgeons, physicians and nurses do not grow more sympathetic or tender hearted because of their constant ministering to suffering; and preaching is not a more spiritual employment than making money if your object in making money is to use it for good purposes."

"By 'good purposes' do you mean if I am trying to make money to give to hospitals, build churches, pay preachers, missionaries and kindred objects?"

"No. These are only a part and much the smaller part. Making money to support yourself, your family and others who may be dependent upon you, payment for a home, educating your children, payment of your taxes, and innumerable other things for which you make money are in reality spiritual employments and should not in the least interfere with soul growth equal to that of the most devoted preacher or missionary."

"Should I not nurse the sick and care for the injured when I have opportunity?"

"As first aid, yes, but as soon as possible let those do it who are trained for that purpose, and can do it far better than you can. Meanwhile, and this is the important point for you, make me your agent to pay them well for acting as your proxies in doing it."

"Should I not visit the sick and in every way possible manifest sympathy with suffering and give comfort in sorrow?"

"By all means, yes. Such service is doing something to help, and is a part of true religion, but visits and sympathy will not take my place where my services are needed."

"Is there not some rule by which I can be governed in all such cases?"

"Yes, the Golden Rule. Do unto others as you would have others do unto you. If you were sick or injured which would you prefer, to have some kind hearted neighbor not only visit you but act as your surgeon and nurse, or have a known good surgeon and trained nurse take care of you? In short, whenever you are in doubt as to your duty in any respect to your fellow men, at home or abroad, it is always safe to obey the Golden Rule."

NOTE

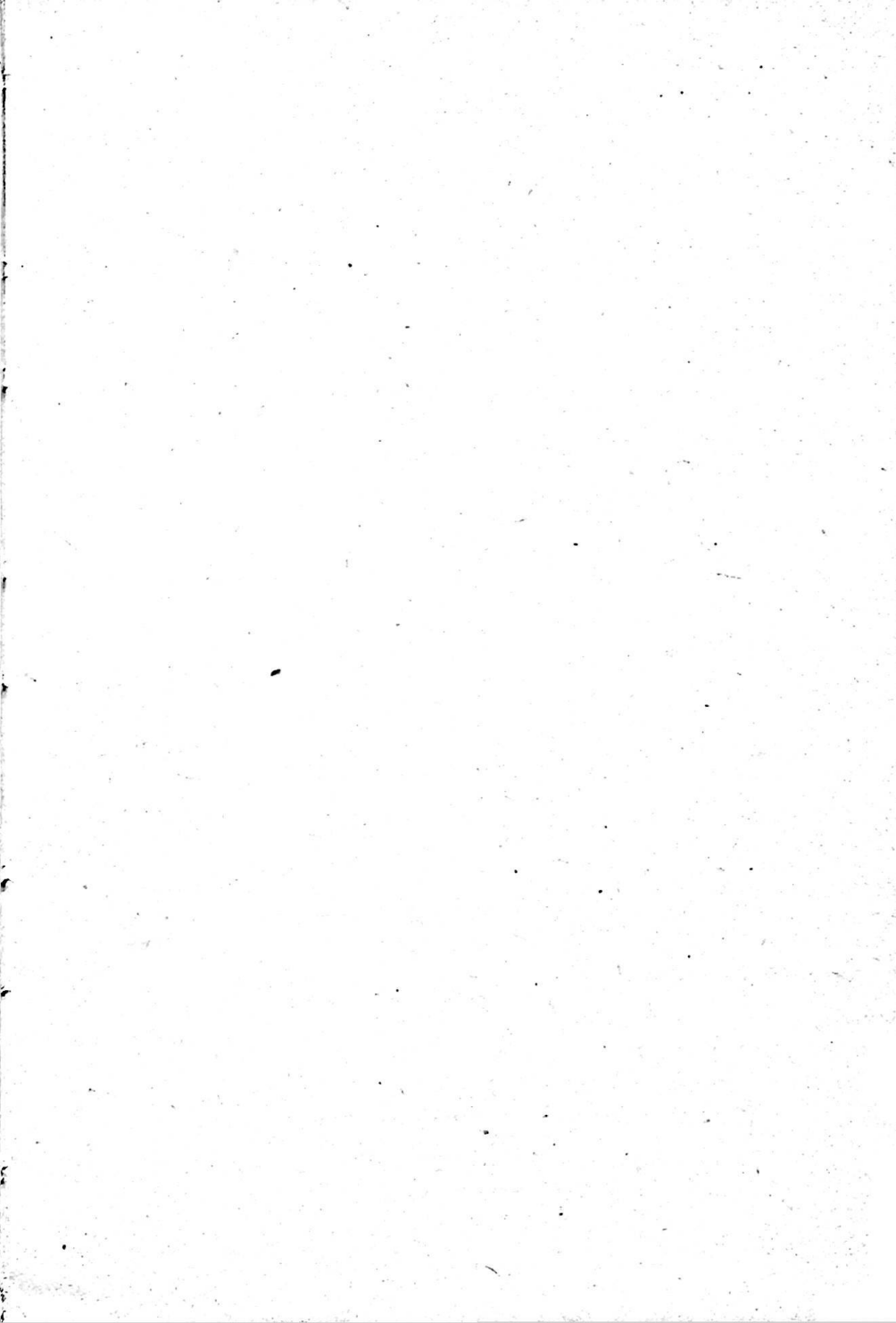
The undersigned publishes 16 or more pamphlets on tithing. In nearly all the subject is treated from the standpoint that "tithing pays the tither" financially as well as spiritually, and in personal happiness.

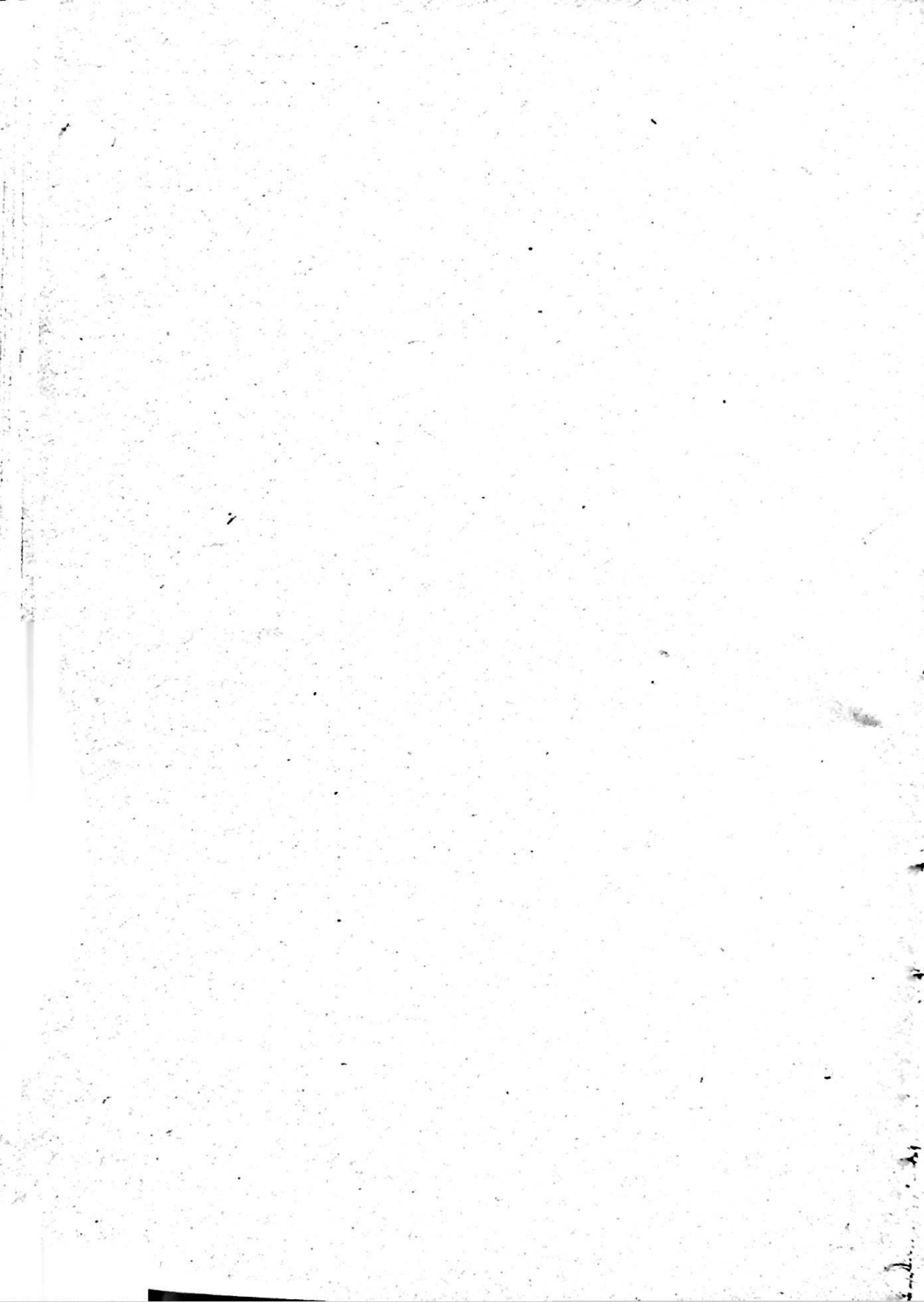
All these pamphlets, including this, "Talks with Money," can now be obtained in a single volume of about 200 pages bound in heavy manila paper under the title of

TITHING AND ITS RESULTS

Price, postage paid, to any address, 25 cents; \$20.00 per 100 in lots of 25 and over express prepaid. Publication in pamphlet form will be continued as heretofore. Price of this pamphlet alone, \$1.50 per 100.

Address: THE LAYMAN COMPANY,
143 N. Wabash Ave., Chicago, Ill.





GOD'S TWIN LAWS

**ETERNAL
IMMUTABLE
UNCHANGEABLE**

**1/7 of man's time }
1/10 of man's income } IS GOD'S**

B

**as old as the race.
for man's benefit.**

O

reaffirmed, (not enacted) in the Mosaic Law.

T

endorsed by Jesus.

H

endorsed by the Apostles.

**taught and observed
for centuries in the
Christian Church.**

FOREWORD

The following is a brief epitome, greatly condensed, of a series of sermons on Stewardship and Tithing. The aim is to show the place in the tithe in the thought of God as revealed in His Word and in human history. The tithe is upheld as one of the ancient, divine principles of the race, and like the institution of prayer is applicable to all dispensations, patriarchal, Jewish and Christian. The tithing idea runs through all the annals of mankind, and like a silver stream with its sources in the Garden of Eden, touches all lands in all ages.

The studies that constitutes this series were prepared with the common people in mind and with no thought of publication. They were published because it was felt by some that they might be helpful to others. They are not presented as sermonic models. No claim is made for originality. The materials were gathered from many sources and for lack of space credit could not always be given.

If as a result of this series the Truth of God shall be lodged in any human heart we shall be more than paid for our effort.

John G. Alber.

Omaha, Nebr., Nov. 17th, 1916.

ANOTHER FOREWORD

For many years I have felt the need of just such a compilation of brief, lucid scriptural arguments in favor of tithing as is admirably set forth in the following pages.

While adapted to all classes of readers, this presentation will be of special value to ministers in search of material for sermons on tithing.

LAYMAN.

GOD'S TWIN LAWS—I.

1. God's laws are in force everywhere. There is nothing that we can name or think of that is not under the control of law. The muscles of my arm contract under the jurisdiction of law. God's laws are everywhere in His universe. Lift your thoughts toward the heavens and you will be awed into reverent silence by that spectacle of countless worlds which yield ceaseless obedience to God's laws. They are impelled onward by the law of centrifical force and held in their orbits by the law of centripital force. They move with inconceivable velocity, never varying in their appointed paths, always on time and never in collision.

This sublimely beautiful spectacle was used by Blackstone to illustrate God's authority in human affairs. "For as God when He created matter and indued it with the principle of mobility, established certain rules for the perpetual direction of that motion; so when He created man and indued him with free will to conduct himself in all parts of life, He laid down certain immutable laws whereby that free will is in some degree regulated and restrained. These are the eternal immutable laws of good and evil."

2. They came into existence with the things to which they apply. With the ushering in of the planets came the law of gravitation. With the creation of man came certain laws that apply to him. The laws of which I shall speak today will be traced back to creation.

3. Not to understand God's laws makes no difference in their working. The laws of electricity were the same when the Pharaohs were building the pyramids as they are today.

4. God's laws may be discovered by man. They are not made or annulled by him. A legislator is no more a lawmaker than an astronomer is a planet maker.

5. Knowledge of God's laws may be lost and rediscovered. Illustrations of this fact may be found in the laws for making cement and glazing pottery. The law for tempering brass is one that has been lost and never rediscovered.

6. God's laws are supreme, eternal, immutable, unchangeable. A boy learned in his arithmetic that $2+3=5$. He expressed his admiration for the author who could make things true by putting them in a book. "My dear boy," said his teacher, "the man who made the arithmetic did not make that true. It was true before an arithmetic was written. He put it there because it was true."

The laws of which I speak today we call "twin" laws because they are so much alike. One-seventh of man's time and one-tenth of his income belongs to God in a special sense. Both of these laws are as old as the race; both are for man's benefit; both reaffirmed (not enacted) in the Mosaic Law; both endorsed and sanctioned by Jesus and his apostles; both were observed for centuries in the Christian church.

I know of no body of Christian people who do not respect and teach the first of these laws. There may be a dispute as to which day to keep, but there is no dispute that we should keep one day. As to the second there are thousands who consider it as binding as the first. Other thousands do not as yet so understand it. It is my purpose to show that these laws are twins, that one is as binding as the other.

I. BOTH ARE AS OLD AS THE RACE. I need not argue here that as soon as God had finished creation he "blessed the seventh day, and hallowed it." In this same second chapter of Genesis we read that God "put man into the garden of Eden to dress it," (God still owned it). In the very next sentence God reserved a certain definite portion of the fruit for Himself. The destiny of the race depended on keeping this law. Some have thought that the eating of a little fruit was a trivial matter for an infinite issue. Nothing could have been more fundamental. Here at the very birth of the race God established His right to say that a certain definite portion of Man's income was His. The sin of our first parents that drove them from the garden of Eden was to take of the portion which God had reserved to Himself. The second argument for the antiquity of this law is taken from the story of Cain and Abel. Did you ever think of who taught them to make an offering? Can you conceive of God teaching this art to a new race and not teaching how, and how much, to offer? The facts remain: both made an offering. Cain's was rejected. I used to wonder as a boy, "What was the matter with Cain's offering?" That something was wrong is evident. God has not left us in the dark. The Septuagint, that most ancient Greek version of the Old Testament, says, "If thou hast offered aright and hast not divided aright hast thou not sinned?" The sin of Cain was to hold back some of God's portion. More light is given by the writer of the Hebrews. "By faith Abel offered up a more excellent offering than Cain." The Greek for "more excellent" is *pleiona*, meaning fuller, richer, larger, more complete. The sin of Cain was that he tried to "rob God."

The account of Abraham, the tither, is found in Genesis 14. Read it carefully. How did he come to give the tenth? There is but one explanation. He lived under the conviction that "the most high God" was "possessor of heaven and earth," and that one-tenth of man's income belonged to Him. He returned goods to the King of Sodom that were his by right of capture, but of the tenth he had no option. It was God's. Who taught Abraham to tithe? We must believe that somewhere in that dim age, God placed His hand on the tithe, forever claiming it as his own. This occurred in the garden of Eden, and the law passed from generation to generation to every nation of the ancient world.

In the 28th Chapter of this same first book of the Bible is the story of Abraham's grandson Jacob, and his tithing vow. Do you ask is it religious to tithe? Read this chapter. Think of the extreme spiritual exaltation of that moment. Think of the ladder, the angels, the vision of God, and His promise. No wonder Jacob said, "How dreadful is this

place! This is none other but the house of God, and this is the gate of heaven." This, my friends, is the scene of that song that draws us into the presence of God, "Nearer My God to Thee." I think that when we get as near to God as Jacob was there will be no question about tithing. But was this not a strange vow? How did he come to hit on the tenth? Surely in some way he knew it to be the will of God. He had example in his grandfather and doubtless in his father. Now as he leaves home to establish a home of his own, and as now he will have an income, he makes up his mind to follow the example of him who was called "the friend of God." What a splendid example for every young man.

The tithe is not only as old as Eden, but universal with the race. Clay tablets found in the ruins of ancient cities show that the nations of the earth to the east as far as Babylon and to the south as far as Egypt were tithing in the days of Abraham. Dr. Adam Clark says, "Almost all nations of the earth have agreed to give one-tenth to religious use." The learned Grotius says, "From the most ancient ages one-tenth was the portion due to God." While Montacutius says, "Instances are mentioned in history of nations that did not offer sacrifices,—but none that did not pay tithes." Herodotus, Xenophen, Pliny, Hesiod and others bear witness to this claim. Must there not have been some divine origin for the practice?

GOD'S TWIN LAWS—II AND III.

I want to begin by saying a word about the prejudice that may exist on the part of some. Prejudice is the greatest obstacle in the pathway of progress. In nothing that John Bunyan ever wrote did his masterful genius flash forth more clearly than in the Holy War, where he places that old churl, Mr. Prejudice with his sixty deaf men as warder of Ear-gate. Nothing that even Emmanuel would say could reach Mansoul as long as Prejudice and his men were keeping the gate. I ask you to hear the argument and read the literature sent, then with a fair mind judge whether tithing be the will of God or not. A great jury that would be which would judge and then hear the evidence!

The reason why more of us are not convinced on this subject is not because it is not in the word of God, but because it has not been taught from our pulpits. Why have we been silent on God's plan of financing His kingdom? Is it reasonable to think that God would establish a church with perfect rules and ordinances and no financial plan when this is one of the greatest problems before every church? If God has a plan the sooner we find it the better. "For as the heavens are higher than the earth, so are God's ways higher than man's ways." The trouble with us is that we have not wanted to find God's way because it cuts to the very heart of our selfishness. Think of our plea—the greatest in the world. If we had the funds we could take it to the ends of the earth. The Mormons and the Adventists have the plan but not the plea. We have been saying that "Where the Scriptures speak we speak."

Let us do it on the money question with the same positiveness and power that we have on other questions. I propose to show that the Scriptures have spoken on this subject, and that the Tithe is God's way. But because I am presenting the question with such positiveness I hope that no one will think I am trying to force it upon them. All I ask is for you to consider the evidence and decide for yourselves. Be ye eager for the truth.

In part I. we established the fact that both of these laws, viz., that one-seventh of our time and one-tenth of our income are God's, are as old as Eden, coeval with the race.

II. BOTH ARE FOR MAN'S BENEFIT. It may seem trite to argue that it is for man's benefit to obey God. But all of us have not yet come to believe it. * * * * *

III. BOTH WERE REAFFIRMED (not enacted) **IN THE MOSAIC LAW**, therefore the abolition of the Mosaic Law did not affect the prior law. In part I. we showed these laws to be coeval with the race. This may seem sufficient to prove this point, but there is more to be said.

That the consecration of the Sabbath and the Tithe were prior to Moses has already been established.

Let us now make a comparison between these laws. In Ex. 27 and 31 we find that both are "holy unto the Lord." Both go back to creation. Both are reaffirmed in the Mosaic law. Both were added unto by Moses. To the ancient law of the Sabbath day Moses added the Sabbatical observances of the law. The seventh month was a sabbath month. In it came the Feast of Trumpets with the Day of Atonement and the Feast of Tabernacles or Feast of Harvest. The seventh year was a sabbath year in which the land was to rest. The 7x7 or 49th year was the year of Jubilee.

To the ancient law of the tithe which was paid by the Jew for the maintenance of the Temple was added a second tithe for the maintenance of the feasts mentioned above. Every third year a third tithe was given for the poor. Beside the three tithes the Jew also has twelve other kinds of offerings. Thus we read of "tithes and offerings." These were the Sin offering, Burnt offering, Trespass, Peace, Meal, Heave, Wave, Thank, Freewill, First Fruits, First born of man and beast, Offering of Vows. All this beside the three tithes.

Now why should the Christian with greater blessings than the Jew give less for the sake of the world than he gave for the sake of Palestine? If the Jew did all of this under a loveless law, what should a Christian do under the law of Love? The Gospel sounds no retreat. Its command is forward. Can cold duty do more under the Law than gratitude under the Gospel? Is the liberty of the New Testament a failure? Must we return to the galling yoke of bondage of the Old Testament? Is Sinai stronger than Calvary? Is the outcome better

when Moses sternly drives than when Christ lovingly draws? Is it lawful for a man to be more selfish than was lawful for a Jew? Has Christianity lowered the standard of the virtue of liberality? These are questions to ponder over.

Here a legal question arises. What was abolished when the Mosaic Law was done away in Christ? Did the law of the tithe go with the law of animal sacrifice? The Mosaic Law was a temporary statute and the limits of its expiration were set, as Paul says in Gal. 3:19, "It was added because of transgression till the seed (Christ) should come." Now I have here before me the Constitution of Nebraska. This is known as the Fundamental Law. Suppose that our legislature should place a law upon our statute books endorsing or reaffirming some portion of the Fundamental Law. Then suppose that another legislature should repeal that statute. Would that in any way affect the Constitution? Not at all. We have already shown that the law of the tithe was a prior law, a fundamental law as old as the race. The abolition of the Mosaic Law does not affect it in any way.

A noted Judge has spoken on this subject. He mentions three rules, "which the experience of the ages has confirmed as wise, and which are of universal acceptance in the civil courts—and which may be found in any law text book—1. **A temporary statute, expiring by its own limitation, leaves the law as it found it.** (Rule 2 and 3 omitted here.) Under each of the three above rules it is submitted that the case of the tithe is made out, and that a clearer case is hard to find in the courts. If a civil case falls within any of these rules it is sustained. If in a matter of money between one man and another, one of these rules would be sufficient, shall not all three suffice in a matter between us and our Maker?"—Judge J. P. Hobson, of Kentucky.

The New Testament is not silent on this point. The third chapter of Galatians shows that we pass over Moses to Abraham for the law of Justification by faith. "The law (of Moses) which came four hundred and thirty years after (Abraham) cannot disannul that it should make the promise of none effect." The abolition of the Mosaic law does not affect the prior law of justification by faith. It only abolishes the types and shadows that were fulfilled in Christ, national institutions and feasts and the tithe that maintained them. Christ abolished no fundamental law. If we say the tithe is abolished because it is in the Mosaic law we might as well also say the law, "thou shalt not kill" was abolished. We know these are not merely Jewish laws, but fundamental laws as old as Eden and universal with the race. The same is true of the law of the tithe. It was reaffirmed (not enacted for the first time) in the Mosaic law, therefore the abolition of the Law of Moses did not affect the law of the tithe, for it was a temporary statute, expiring by its own limitation, and left the law as it found it.

GOD'S TWIN LAWS—IV.

Jesus Endorsed the Law of the Tithe.

If we can successfully build this proposition on the foundation laid in former sermons, we shall have as a superstructure, a battlement which will stand like the Rock of Gibraltar, which no billowy onslaught can throw down.

Let us consider first Jesus' endorsement of the law that one-seventh of man's time belongs to God. Did Jesus keep the Sabbath? He lived under the law of the Sabbath and He kept it. He may not have kept it according to Pharisaical interpretation, but He kept God's law of the Sabbath. The Jews accused Him of not keeping the law of the Sabbath on several occasions. In Matt. 12 and Luke 6 we have the story of Jesus and His disciples going through the grain fields. The Pharisees said, "Thy disciples do that which is not lawful to do on the Sabbath day!" They did not object to them eating the wheat, but rubbing it out. After the Law had been written which said no manner of work should be done on the Sabbath, the Traditions of the Elders had been framed by the Great Synagogue. These contained 39 prohibitions. Out of these prohibitions came a great host of inferior rules. Plucking and rubbing out heads of wheat on the Sabbath was one of them. As an illustration of the validity of these rules for the Jews, I will cite a historical instance. In 1492 the Jews were expelled from Spain. Being forbidden to enter the city of Fez they were compelled for a time to live on grass. To keep from breaking this rule instead of plucking it with their hands they got down on their knees and cropped it with their teeth. Again if a Jew put out a lamp on the Sabbath for fear of robbers he was guiltless but if he did it to save oil he was guilty. Jesus ridiculed the Jews for their additions to the Law. In Matthew 15 when they said, "Why do thy disciples transgress the traditions of the elders?" He said, "Why do ye also transgress the commandment of God because of your tradition?" In Matt. 23 He said "the Scribes and Pharisees sit in Moses' seat; . . . they bind heavy burdens and grievous to be borne, and lay them on men's shoulders." As an illustration of this they had to pay the requirements of the law at the temple in Jewish money. That is why there were money changers in the temple in the days of Jesus. These money changers charged two dollars of Roman money, the legal tender of the day, for one dollar of Jewish money. So Jesus drove them out cowering beneath His vigorous lash.

When Jesus restored sight to the blind man on the Sabbath they said, "This man is not of God for he keepeth not the Sabbath." True, He did not keep it according to their notions, but can you imagine Jesus living under the law of the Sabbath, God's law, and being disobedient to it? Jesus respected God's ancient law, and on each Sabbath went into the synagogue "as His custom was." Jesus stood for the seventh day, not necessarily for the seventh day of the week, but one day in seven. After the resurrection the day was changed from the seventh to

the first day of the week. This was done in honor of the resurrection, a fundamental fact of Christianity. The ancient principle of one-seventh of the time being God's remained and has stood through the centuries.

What about the tithe, was it changed too? There was a reason for every change that was made. The reason for changing the day was to honor the resurrection. The reason for abolishing the bloody sacrifices was that they were fulfilled in Christ the great Antitype. With the sacrifices went the Altar and the white robed priests. The typical passed with the old dispensations. The types and shadows were fulfilled in Christ. Was there any reason why they should remain? They ought to have passed away. Was the tithe typical? If it was a shadow what was the substance? What did it foreshadow? Was there any reason why it should pass away? There are many reasons why it should remain.

Now in coming to Jesus and the tithe, it is much easier to maintain the case of Jesus and the tithe than the case of Jesus and the Sabbath. First we have: **The endorsement of His rearing.** Jesus was a Jew. He was reared in the home of His mother, Mary and Joseph, his foster father. What kind of a home was this? What was the training of His early years? We know what kind of a woman Mary was. The angel said, "Thou hast found favor with God." Matthew bears testimony that Joseph was a righteous man. In the Jewish conception that meant a man who kept the law. Joseph did keep the law. (Luke, 2:21-24, 39-41.) Can you think other of Joseph than that he kept the law of the tithe, and taught it to his household as was required by the law? Jesus was reared in that atmosphere and He was obedient to his parents. (Luke, 2:51.) This brings us to the next point:

2. **The endorsement of His practice.** Until He was thirty years of age we understand that He worked in the carpenter shop. If He worked he must have had an income, especially during the years between 20 and 30. If He had an income He tithed it. I can not think of Jesus living in open disobedience to one of the laws of His Father, which had been in force since the foundation of the race. Can you?

If you say it was not necessary for Him to tithe because He was to give Himself upon the cross, you might as well argue that he was not baptized because it was not necessary. But he was baptized. Even He, the spotless Lamb, in whose sunlit character there was no flaw, came to the waters of the Jordan, saying, "suffer it now: for thus it becometh us to fulfill all righteousness." I venture to say that that same Jesus paid the financial requirements of the law. Can you imagine Him trying to crawl out from under them on any pretext?

But we are not left to guess at the matter. Matthew 17:24-27 settles the question. "They that received the half-shekel came to Peter, and said, Doth not your teacher pay the half shekel? He saith, Yea." Notice he did not say "I think so." This was an annual tax imposed by the law of Moses on every male Jew over 20 years of age, for the upkeep of the temple. Jesus would not have had to pay this because he was the

Son. He paid it as a matter of expediency. This was a rule of His life. This is why He was baptized. He paid it, lest he "cause them to stumble." Would this same reason not hold good for His paying the tithe?

If He had not paid this requirement of the law, how the Pharisees would have used it against Him. They would have said, "O you, who claim to be the Son of God, but will not keep the law of God! O you, are you greater than Moses who gave us the law? Are you greater than our father Abraham, who paid the tithe to the priest of God most high? Are you greater than our father Jacob, who made the tithing vow when on the way to Haran?" O how they who tithed mint, anise and cummin, would have made over it! Many times they accuse Him of not keeping the Sabbath. Did you ever read anywhere of them accusing Him of not paying the tithe? Is this not one of the strongest proofs that He paid the tithe? But a stronger proof is that He taught men this they "ought not to leave undone." Therefore he did it. He not only preached but He practiced what He preached. This brings us to the next point:

3. The endorsement of His teaching. Jesus differed from Moses on many subjects, in that He enlarged on him and went deeper. Matt. 5:17-19, 21-22, 28-23, 38-29, 43-44. When He came to the subject of the tithe did He go forward or backward? Did He abrogate it? Where is the chapter and verse? He endorsed it on at least two occasions. Six months before the last Passover He dined at the house of a Pharisee. Luke, 11:42: "Woe unto you Pharisees for ye tithe mint and rue, and every herb, and pass over justice and the love of God: but these ought ye to have done and not to leave the other undone."

Almost six months later or five days before Jesus' last passover, He again addresses the Pharisees. This time it was in the temple. "Ye tithe mint, anise and cummin and have left undone the weightier matters of the law, justice and mercy and faith, but these ye ought to have done and not to have left the other undone." Thus twice Jesus emphatically said ye ought not to leave tithing undone. If it is objected that this was said to a Pharisee and not to a Christian, then we reply that the Golden Rule or "Thou shalt love the Lord with all thy heart" also have no application to us. Nearly all the teaching of Jesus was given to Jews.

Here are two unmistakable endorsements of Jesus to the tithe. How many do we want, to know it is His will. The Golden Rule was given but twice.

In Matthew 22: we have a question about tribute money. Jesus said, "Render unto Caesar the things that are Caesar's and unto God the things that are God's." There was tribute to be paid to the Government according to law. Jesus said, Pay it. There was a tribute to be paid to God according to His law, viz., the tithe. Jesus said, Pay it. The Pharisees knew perfectly well, "The tithe is the Lord's." They saw the point without a doubt.

Jesus not only endorsed the tithe but He went on beyond. To the rich your ruler He said, "Sell all . . ." If he had been minded to obey, Jesus might have stopped him as God stopped Abraham in offering his son, and said, "Regard thy possession as a talent from God, to be used to His glory." Jesus went beyond the tithe in His endorsement of the widow who gave "all her living." I imagine that if some tightwad of the 20th Century church had stood where Jesus was, he would have said, "Too bad, too bad, some one should tell her she can't afford it." Jesus commended her because she gave more than the tithe. He did not commend the others because they were simply paying their debts, doing their duty, doing what Jesus said they ought to do. The tithe is a debt; it is what we owe. Often we should give more. Every case of giving mentioned in the New Testament is mentioned because it went beyond the tithe. The members of the Jerusalem church sold their possessions and brought all and laid it at the Apostle's feet. They did not do as some modern Christians, say all belongs to God, and use ninety-nine one-hundredths of it upon themselves and give God one one-hundredth. They brought all, A-L-L and laid it down at the feet of the apostles.

Giving is one of the central ideas of the Bible. The texts on this subject form a milky way from Genesis to Revelation, with the galaxy most multitudinous around the Star of Bethlehem.

Jesus spent much time on the subject of money. It has been pointed out that one verse out of every six in Matthew, Mark and Luke is on money. The majority of His parables and addresses are on some phase of the money question. Sixteen of His parables show the right or wrong use of money. It would be instructive to go over these here if space would permit.

GOD'S TWIN LAWS—V.

The Twin Laws Were Endorsed by the Apostles and Early Christian Church.

We need not spend much time on the law that one-seventh of our time belongs to God, according to the Apostles. This is conceded by all. After the resurrection of Jesus the Disciples kept the first day of the week. On this day their Lord arose in triumph, exalting the day. On this day Christ made his appearance to the women, to Mary, to the Disciples on the way to Emmaus. On this day Jesus appeared to the Disciples when Thomas was absent. Further honoring the day He absented Himself from them till another First Day of the week and appeared to them again when Thomas was present. The Day of Pentecost came on the First Day of the week. On this day the church was established, the Holy Spirit given, three thousand men baptized, the first fruits of the Kingdom. Twenty years later Paul came to Troas and tarried a few days so he could be with them "on the first day of the week when we were come together to break bread." (Acts 20:7.) Just

before this Paul had directed the church at Corinth to bring together their alms on the first day of the week. (1. Cor. 16:2.) Twenty-five years later a scene appears, in the foreground of which is an aged apostle, the last survivor of the original twelve, refreshing his solitude at Patmos by "being in the Spirit on the Lord's Day." Within the next half century, Pliny and Justin, heathen and Christian, persecutor and martyr, give with many others their testimony that the First Day of the week was observed by Christians. Thus it passed into secular history with a thousand witnesses bearing testimony to this claim. We have no command of Jesus or the Apostles to keep the day, yet we feel that this is sufficient. I will show that the New Testament is stronger on keeping the law of the tenth than the law of the seventh.

Some object to the tithe because there is not more about it in the New Testament. I used to drive a team that took three or four commands to make them go. But I never had to say "whoa" more than once. So we demand many stern commands to make us go and do, but it only takes a suggestion to make us stop and rest. For the Lord's Day there is nothing but precedent, no direct command of Jesus or of the Apostles.

On the tithe we have not only apostolic precedent and command, but the "Ye ought" of Jesus. Why should we demand that God should command us several times. Should not once be sufficient? Jesus commended it several times. How can anything be stronger than the "Ye ought" of Jesus? What He commends is our command. Mr. Gladstone says,—"To constitute a moral obligation, it is not necessary that we have a positive command. Probable evidence is binding as well as demonstrative evidence, nay, it constitutes the greatest portion of the subject matter of duty."

The reason why there is not more in the New Testament about tithing is because it was not necessary. The Old Testament was the Bible of the early Christians. In it the instruction is abundant. The writers of the New Testament were Jews. Every one of them paid the tithe. Every member of the Apostolic church understood this requirement of the law. They were zealous for the law. The tendency was to bring over from Judaism more than was required. The apostle Paul gave his life to save the Church from certain Jewish institutions that were fulfilled in Christ. Think you that under these conditions, those men who were zealous for God, under the fullness of the blessing of Christianity, would give less for the substance than they had given for the shadow? It is expressly stated that they gave more. With a world conquest before them would it have been on the part of wisdom to abolish the tithe? Since tithing had been taught for thousands of years and had become firmly fixed as a habit and principle of the race is it not out of reason to think of God abolishing it now?

As the Jews of the early church were used to the practice of the tithe so were the Gentiles of the heathen world. Dydimus of Alexandria, says, "It was a Grecian custom to pay the tithes to the gods." Hero-

dotus and Xenophon give the same testimony. The Greeks called Apollo "the tenth bearer." Diodorus Siculus, of the first century B. C. says "the Phoenicians and the Carthaginians send a tenth each year to Hercules at Tyre." The Romans called the tenth "The Herculean portion." Lucullus, a rich Roman consul and general, paid a tithe of all to the gods. Dionysius, a Greek historian in the days of Christ, says the same of the Pelagi. Pliny, a Roman author in the days of the apostles, says, "The Ethiopians give a tenth to their gods before they buy or sell anything. The testimony is overwhelming. Jew and Gentile alike were already well informed on this subject. The apostles wrote on subjects that needed attention,—like "Justification by faith," "The holier life," etc. Therefore any mention of the tithe would be incidental. This is no reason for rejecting the tithe. If it were, think of what a time we would have justifying the use of song books in worship, or even building a house to meet in.

If the New Testament were silent on the tithe it would be the natural system for the Apostolic church. It is a well established principle of law, that if a law is in force, and the conditions that called it forth still exist, it remains in force till repealed. The laws of circumcision and animal sacrifice and others are plainly repealed in the New Testament. Where is there a text that in any way weakens the law of the tithe? The New Testament left this law where it found it. There was nothing to add but the spiritual motive of love to God and man. Every principle of scriptural interpretation, or even common law demands that the law of the tithe stands.

I wish for the sake of some, that there were more in the New Testament about the tithe. I wish there were more about several things: about God, the church house, the Lord's Day, the future world, the soul's destiny, the Lord's Supper. Outside of the gospels and I. Corinthians there is no mention of the latter. The tithe is enforced in the Law, the Prophets, the sermons of Jesus, in Corinthians and Hebrews. Although all of this is here, I wish there were more. But there is enough to establish it. The "Ye ought" of Jesus should be enough. That Jesus has spoken on a subject is not enough for some. They must know that the apostles have added their word and testimony. Fortunate enough the tithe is not without the apostolic sanction.

I. Cor. 16:2: "Upon the first day of the week, let each one of you lay by him in store, as God hath prospered him." We do not claim that this establishes the tithe. It shows that the divine law is giving in proportion to our income. This is exactly the principle of the tithe. But this does not refer to a system of church finance but rather to a special collection for the poor saints at Jerusalem. Paul's system of financing the Kingdom is given in the ninth chapter of this book. It is too bad that it should be overlooked and this instruction about a charity fund misused!

I. Cor. 9:7-14. Here Paul justifies his right to receive pay for his preaching. "What soldier ever served at his own expense?" Those that

plant vineyards or feed flocks enjoy the fruit and milk. Paul uses the Mosaic law to justify such actions. Even the ox was to get his living from his work. But this was not written for the ox's benefit, but for ours. If we plow or thresh don't we do it with the hope of partaking? "If we have sown unto you spiritual things is it a great matter if we shall reap your carnal things?" Paul says he did not use this right so as not to hinder the gospel. He says, "Know ye not" (please note this was not spoken to a Pharisee but to Christians). Alluding to the Mosaic law in Num. 18:21, he says, "Know ye not that they that minister about sacred things eat of the things of the temple, and they that wait upon the altar have their portion with the altar? Even so did the Lord ordain that they that proclaim the gospel should live of the gospel."

"Even so" (This argument might have been used in my sermon on Jesus' endorsement of the tithe.). Even so did the Lord ordain that it should be in the Christian Dispensation, i. e., as God ordained in the O. T. so Christ has ordained in the N. T. that those who minister about sacred things should be supported by the tithe. I challenge any man to show an apostolic endorsement of the Lord's Day that is any stronger than this endorsement of the tithe. All we have about the Lord's Day is inferential, and based on precedent.

In Hebrews 7 we have a lesson on types and antitypes.

Melchizedek a type of Christ.

Christ antitype of Melchizedek.

- | | |
|-----------------------------------|-------------------------------------|
| 1. Priest of most high God. v. 1. | 1. Priest of most high God. v. 26. |
| 2. King of Righteousness. v. 2. | 2. Sun of Righteousness. Mal. 4:2. |
| 3. King of Peace. v. 2. | 3. Prince of Peace. Is. 9:6. |
| 4. No Priestly Genealogy. v. 3. | 4. No priestly genealogy. v. 11-16. |
| 5. Like Unto Son of God. v. 3. | 5. Son of God. v. 28. |
| 6. A Priest Forever. v. 3. | 6. Priest forever. v. 17. |
| 7. He Blessed Abraham. v. 1. | 7. Blesses His people. v. 25. |
| 8. He Tithed Abraham. v. 2. | 8. Tithes His people. v. 8. |

Abraham type of Christian.

Christian, antitype of Abraham.

- | | |
|----------------------------------|----------------------------------|
| 1. Justified by faith. Gal. III. | 1. Justified by faith. Gal. III. |
| 2. Paid tithes to Melchizedek. | 2. ?????? |

Under the law, Levi, men that die, paid tithes to Melchizedek through Abraham. v. 9. The people, brethren of Levi, paid tithes through Levi and Abraham to Melchizedek. Thus all paid the tithe. In Christ the Mosaic order was abolished and the order of Melchizedek re-established. This order also is supported by the tithe. The divinely inspired apostle is showing the superiority of Christ. If Christ does not receive the tithe He is not only inferior to Melchizedek but also to Levi, "men who die." If Christ does not receive the tithe then the apostle's argument is irrelevant, yes, an utter failure, yea, more, an unrefuted argument on the other side. If He does not receive the tithe then the figure is broken and incomplete. The conclusion is that as Abraham paid the tithe so the Christian, the antitype, should honor the greater King of Righteousness.

GOD'S TWIN LAWS—VI.

The Twin Laws Were Endorsed by the Church Fathers of the First Five Centuries.

For the first endorsement of the Law of the Seventh I will quote a heathen witness. Eight years after the Apostle John had written the Book of Revelation, Pliny, the persecutor, wrote a letter to the Emperor, describing what the Christians were wont to do. "On a stated day the Christians meet to sing a hymn to Christ as God, to take an oath to commit no theft, adultery, or fraud, and to partake together of food." This was a heathen description of a Christian Sunday observance.

About thirty-five years later Justin Martyr tells us what the set day was, that was spoken of by Pliny. He says, "On the day called Sunday the Christians held their assemblies for reading the Scriptures, prayer to Christ, alms-giving, and the Lord's Supper."

To these we might add the testimony of many others, among them, Eusebius, Tertullian, Constantine, who made Sunday observance a law of the Empire, Justinian, who incorporated the same in his code, and Charlemagne who made it a law in the West. This is the unanimous judgment of the Fathers of the first centuries. Their endorsement and practice of the Law of the seventh is a commentary on the words and practice of the apostles, who were their teachers. Now what do these same writers say of the Law of the Tenth?

In these quotations lack of space compels us to omit much of the context which would add much to the argument. First we shall hear Clement. He was born the year Jesus was baptized. Paul mentions him in Phil. 4:3. He wrote a letter to the Corinthians somewhere between 68 and 97 A. D. In this letter he says, "It behooves us to do all things which the Lord has commanded us to do at stated times. He has enjoined offerings, not to be performed thoughtlessly or irregularly. Those therefore that present their offerings at the appointed time are accepted and blessed." He then speaks of the services of the high priest and levites, who were supported by the tithe and adds "The layman is bound by the laws that pertain to layman." Clement evidently understood that the ministry of the church was to be supported in the same way as the ministry of the temple. The same idea is carried out in the "first fruits" of the next reference.

The document known as "The Teaching of the Apostles" dates back to 120 A. D. Here we read, "But every true prophet that is willing to abide among you is worthy of his support. So also a true teacher . . . Every first fruit, therefore, of the products of the wine press and threshing floor, etc., etc., thou shalt take and give to the prophets for they are your high priests. But if ye have not a prophet, give to the poor."

A century later Clement of Alexandria made the same argument. "The tithes of the fruits and of the flocks taught piety toward the deity. For it was from these and from the first fruits that the priests were

maintained. We now therefore understand that we are instructed in piety, and in liberality, and in justice, and in humanity, by the law."

Justin Martyr, A. D. 110-165 shows how the church in his day was continuing the apostolic communism, and like the church in Jerusalem, whose gifts far exceeded the tithe, had sufficient to care for all.

Irenaeus, A. D. 120-202. "The precepts of the perfect life are the same in each Testament. . . . The Lord did not abrogate the natural precepts of the law,—which also those who are justified by faith, did observe previous to the giving of the law, but He extended them. Instead of 'thou shalt not commit adultery,' forbid even concupiscence; instead of 'thou shalt not kill,' He prohibited anger; instead of tithes, to share all with the poor. Now all these were not doing away with the law but extending it. Sacrifices there were among the people (the Jews); sacrifices there are too in the Church; but the species alone have been changed, inasmuch as the offering is now made, not by slaves, but by freemen."

We must pass the testimony of Tertullian, A. D. 145-220, also of Origen, A. D. 185-254. Only this, He says "we offer first fruits to Him to Whom we send up our prayers." He then asks a question worthy of our consideration, "How can our righteousness exceed that of the scribes and Pharisees, who pay tithes and first fruits, if we do none of these things?"

Cyprian, A. D. 200-258, chides those who do not pay the tithe. "They used to give for sale houses and estates, that they might have treasures in heaven. Now we do not even give the tithe, and while our Lord bids us sell we buy and add to our store. Thus has the strength of believers grown weak."

In the Apostolic Constitution, A. D. 300, we read, "Of the first fruits and tithes and after what manner the Bishop is himself to partake of them and distribute them to others. Let him use these tenths and first fruits, which are given according to the command of God, as a man of God. So also let him dispense in a right manner the free will offerings, which are brought in on account of the poor. . . . The Levites who attended upon the tabernacle partook of those things which were offered to God by all the people. . . . You therefore, O bishops, are priests and levites, ministering to the church. . . . For those who attend upon the church ought to be maintained by the church. . . . Now you ought to know that although the Lord has delivered you from the additional bonds and does not permit you to sacrifice irrational creatures for sin-offerings, etc., yet He has nowhere freed you from those oblations which you owe to the priests, nor from doing good to the poor."

Jerome, A. D. 345-420, wrote to Nepotian, "I, if I am the portion of the Lord, and the line of His heritage, receive no portion among the remaining tribes; but like the priests and the levites I live on the tithe, and serving the altar am supported by its offerings. Having food and

raiment, I shall be content with these, and as a disciple of the cross, shall share its poverty. What we have said of tithes and offerings which of old used to be given to priests and levites, understand also in the case of the church—to whom it is commanded to sell all and follow the Lord. If we are unwilling to do this, at least let us imitate the rudimentary teachings of the Jews so as to give a part of the whole. . . . If any one shall not do this he is convicted of defrauding and cheating God."

Ambrose of Milan, A. D. 340-397, "God has reserved the tenth part unto himself, and therefore it is not lawful for a man to retain what God had reserved for Himself. To thee He has given nine parts, for Himself He has reserved the tenth part, and if thou shalt not give to God the tenth part, God will take from thee the nine parts." "A good Christian pays tithes."

Augustine, A. D. 354-430, "Our ancestors used to abound in wealth of every kind for this very reason that they used to give tithes and pay the tax to Caesar. Now on the contrary because devotion to God has ceased the drain of the treasury has increased. We have been unwilling to share the tithes with God, now the whole is taken away. The scribes and pharisees give tithes for whom Christ had not yet shed His blood. . . . I can not keep back what He who died for us said while He was alive, 'Except your righteousness shall exceed the righteousness of the scribes and pharisees ye shall in no case enter into the Kingdom of Heaven.' They gave a tenth. How is it with you? Ask yourselves. Consider what you spend on mercy, what you reserve for luxury." Can you imagine anything more up to date than this?

Chrysostom, A. D., 347-407, "They gave tithes and tithes upon tithes for orphans and widows and strangers; Whereas some one was saying to me in astonishment at another, Why such a one gives tithes. What a load of disgrace does this expression imply since what was not a matter of wonder with the Jews has come to be so in the case of the Christian? If there was danger then in omitting tithes, think how great it must be now. . . . If he who is giving the half achieves no great thing, he who does not bestow so much as a tenth, of what shall he be worthy?" With reason He said, "There are few that be saved."

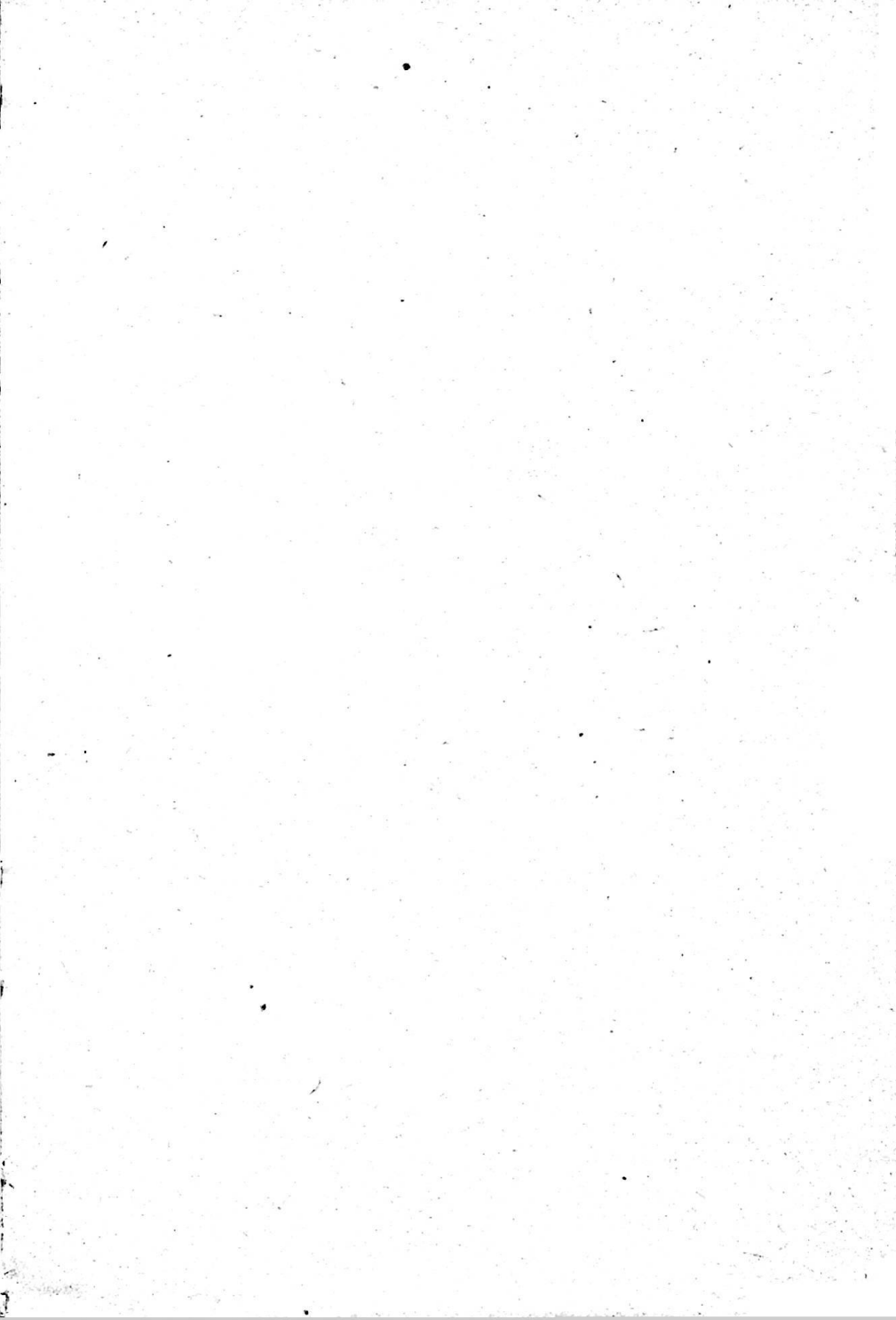
Cassian, of the fifth century emphasizes the same thought. "Even if those who faithfully offer tithes and are obedient to the more ancient precepts of the Lord, cannot yet climb the heights of the gospel, you can see very clearly how far short of it those fall who do not even do this."

As the church fathers speak with one voice on this subject so have the councils of the church. The Council of Macon passed the following decree, A. D. 585: ". . . . The divine laws also taking care of the ministers of the church that they might have their hereditary portion, have commanded all people to pay the tithes, that the clergy being hindered by no sort of employment, may be at leisure for the spiritual


duty of their ministry. Which laws the whole body of Christians for a long time kept inviolate, but now by degrees, almost all of them have shown themselves prevaricators of those laws, since they neglect to fulfill the things which have been divinely ordained." Ten other councils of the church up until A. D. 790 have ordered all Christians to tithe, viz., the councils of Ancyra, Gangra, Orleans, Metz, Tours, Neville, Rouen, Nantes, Toledo, and Fimli. Tithing was well established in the time of Charlemagne, and made imperative by the legatine councils in England.

Thus we see what unanimity of opinion there was among the ancient fathers of the Christian Church. Their testimony is valuable in establishing the practice of the earliest Christian centuries. For this practice there must have been apostolic endorsement and apostolic precedent.





IMPORTANT NOTICE

These pamphlets are not and never have been published for personal profit.
 Money must accompany all orders.

LITERATURE ON THE SUBJECT OF TITHING PUBLISHED BY THE WRITER

	Price per 100
No. 1—"What We Owe and Why We Owe It".....	\$1.50
No. 2—"What We Owe and How to Pay It".....	1.75
No. 3—"Thanksgiving Ann" (Published in No. 13 only)	
No. 4—"The Pew to the Pulpit" published only in "Tithing and Its Results"	
No. 5—"The Deacon's Tenth" (Published in No. 13 only)	
No. 7—"What We Owe and the Results of Paying It".....	1.75
No. 8—"Tithing Reminiscences" Published only in "Tithing and Its Results."	
No. 9—"What We Owe and Objections to Paying It," and "What Those Who Have Tried Tithing Say About It"...	1.50
No. 10—"Christian Service for Laymen".....	1.50
No. 11—"What We Owe and Results of Teaching It".....	1.75
No. 12—"Does Tithing Pay?" and "What We Owe and the Law Back of It".....	1.50
No. 13—No. 3, "Thanksgiving Ann," and No. 5, "The Deacon's Tenth," bound together.....	1.50
No. 14—"Wesley Chapel Tithing Experience".....	.50
No. 15—"Letters to Editors".....	1.75
No. 16—"Talks With Money".....	1.50
No. 17—"God's Twin Laws".....	1.75

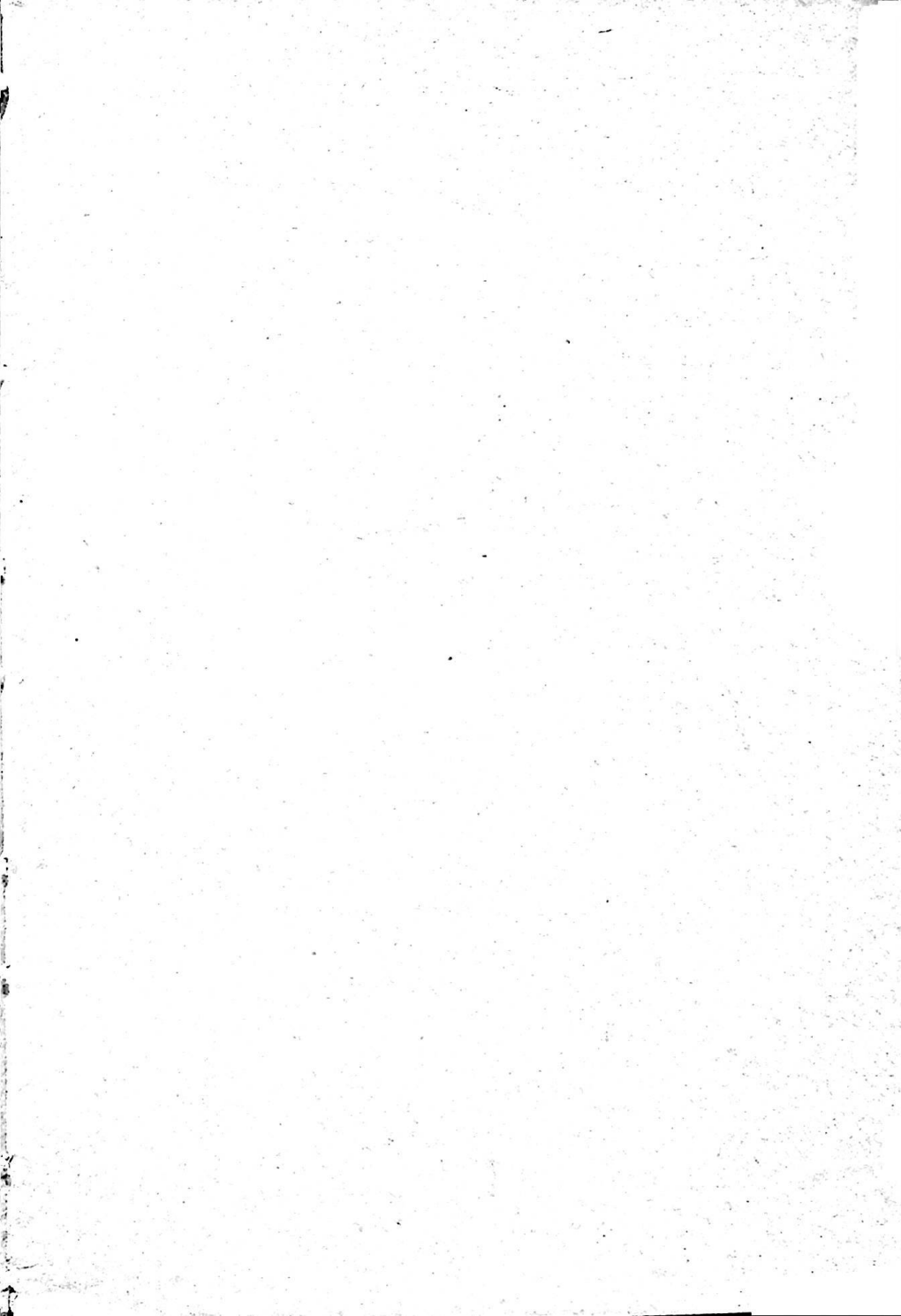
All the above pamphlets except No. 13 are now bound together in one volume of about 200 pages, entitled "Tithing and Its Results." Price, 25 cents; \$20.00 per hundred in lots of 25 and over.

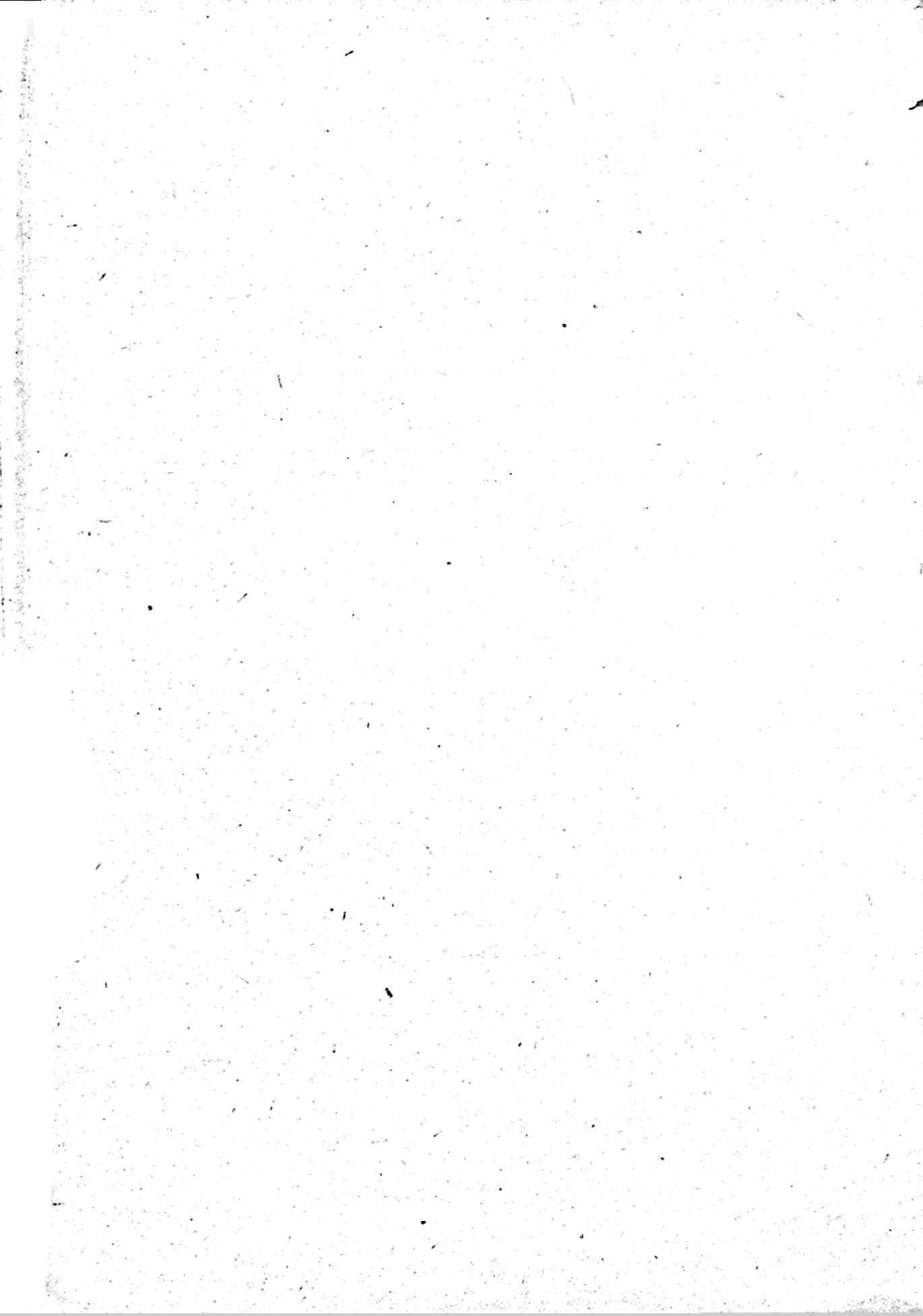
The prices given above include prepaid postage or express

Can you find better use for a portion of your Tithe money than by the purchase and circulation of Tithing literature?

(Pledges for the "Tithers' Union" Free.)

Address: THE LAYMAN COMPANY, 143 N. Wabash Ave.
CHICAGO







Tithing Reminiscences

By A LAYMAN

1913 EDITION



When I first commenced tithing my income, which was about the year 1870 while living in Indianapolis, I did not personally know of another tither. My reasons for adopting tithing were not especially altruistic. They were largely in self defense or rather to guard myself against impulsive giving. To some objects I gave more than I should, to others less. I needed a rule, a limit, and so my wife and I adopted the tenth as a convenient rule, and besides, it had Bible authority. We did not then regard the tithe as a permanently binding law of the race. Indeed, so far as I now recall, neither of us had ever heard a sermon or read a book on the subject.

I moved to Chicago in 1872 and engaged in the sale of school supplies, a year or two later adding the sale of school furniture, and still later the manufacture and sale of both. The nature of my business was such that I could not tell how much the profits were until the annual inventory was taken at the close of the year. Hence I made in advance as careful an estimate as possible, and my wife and I gave on that basis during the year, both keeping accurate accounts. For six years, up to 1876, when each annual inventory was completed, I found that my net profits were larger than I expected, and I had to carry forward a balance to the credit of tithing account.

I might say here that this continued until about the year 1888, so that for twelve years after commencing to tithe my income I did not, strictly speaking, *give* anything. Tithing is *payment to God by giving to God's work*. We can neither give nor pay anything to Him directly. Giving after the tithe has been paid is but another name for free will offerings.

Is It True That Tithing Pays?

We increased our gifts to the Master's work each year, but the profits increased in greater ratio. True, neither business nor profits were large, especially during the first four or five years, but each year deepened the conviction that there was a very close affiliation between tithing and temporal prosperity. I felt that if this

was true in my own case as it certainly appeared to be, it might be true of others, and that if the facts could be obtained and widely published, the one paramount objection to tithing as a rule of life, might, in a large measure, be overcome.

I felt then and do yet, that no matter what other objections we laymen may urge against tithing, and however unwilling we may be to acknowledge it or let the fact be known, yet the one objection that has, down deep in our hearts, the most weight, is that the tithe is too much. We think we cannot afford to pay it.

Up to 1876 and so far as I can recall for several years thereafter, I did not know another tither, so that I had no personal means of verifying my opinion regarding the cause and effect relations between tithing and temporal prosperity. I had then, however, and have always had since, an extensive acquaintance among ministers. I felt that if there were any tithers, they, of all men ought to know it. Hence I asked, as opportunity afforded, and where opportunities did not offer, I made them, all the ministers of my acquaintance if they knew any tithers, and if so, how their temporal prosperity compared with others who did not tithe. So far as I remember none of them personally knew a tither.

Believing that this phase of the subject is of paramount importance especially to laymen, I determined to make all possible inquiry by correspondence, and to obtain all the facts available.

First Pamphlet and Circular

On the cars on my way to the Centennial Exposition in Philadelphia in 1876, I wrote the first pamphlet on the subject. It was both crude and brief, not much longer than the circular which accompanied it asking for information. In fact, both the pamphlet and circular were written chiefly for the purpose of obtaining answers to the following statement and question:

"It is my personal belief that God prospers in temporal affairs those who honor Him by setting apart a definite proportion of their income to His service. I have never known an exception. Have you? Please give me any facts within your personal knowledge on this subject. Especially give the facts if you know of any exceptions."

During the years 1877 and 1878 this circular and pamphlet were sent to probably three-fourths of all the ministers in the principal evangelical denominations in the Northern States, and to a large number in the South. The aggregate amounted to from fifteen to twenty thousand.

Of course, they were circulars, and if I did not know then, I have learned since that circulars meet with scant courtesy from busy men. I also know that it does not follow that other people are deeply interested in a given subject because I am. At any

rate only about one in seventy-five of those to whom the inquiries were addressed, made any reply. However, the contents of the probably two or three hundred replies received were very gratifying.

The testimony was practically uniform that temporal prosperity follows tithing. No exceptions worthy of the name were given. I could not but feel that if these testimonials could be widely distributed, and read by laymen, the result would be not only a real awakening on the subject of tithing, but a large increase in contributions to Christian benevolences. I then decided that if God would intrust me with the means I would see to it that these experiences as to the financial results of tithing should be thoroughly circulated and read, or if they were not, the reason should be that the Christian ministry would not co-operate to the extent of circulating them without cost.

Early in 1878, I think it was, I prepared another pamphlet entitled "Questions and Answers About Christian Giving" which was almost wholly devoted to the temporal side of the question. The subject matter of this pamphlet was very similar to the present "What We Owe and How to Pay It." It contained sixteen pages, six of which under the head of "Personal Experiences" were devoted to selected testimonials from those I had received in reply to the broadcast inquiries above mentioned. I regarded these testimonials as by far the most important part of the pamphlet. Sensible people care and are influenced far more by facts than by arguments.

For Twelve Years All Tithing Literature Was Gratuitous

Samples of these pamphlets were sent to probably three-fourths of all the evangelical ministers in the United States accompanied by an offer to send, postage or express prepaid, enough of them to furnish one to each family in their congregations. I also sent a printed slip making the same offer in about one inch of newspaper space to nearly or quite all the evangelical church papers in the United States asking its publication and also asking that editorial attention be called to the gratuitous offer. Of course, with the letter were sent copies of the pamphlets. A large majority of the editors ignored the whole matter. A few wrote to know if there was any money making scheme back of it. Others sent me printed copies of their regular advertising rates. One or two solicited it as an advertisement offering guaranteed satisfactory editorial endorsement. A substantial minority, widely representative as to denominations, cheerfully published the offer and several of them called editorial attention to it.

On the whole, the response to these and other similar efforts was disappointing. The calls for pamphlets, though very many and

largely increasing each year, were not equal to my anticipations and what I thought I had reason to expect. However, the increasing demand was encouraging, and many letters showed plainly that the interest in tithing was deepening and widening. The strongest evidence of this were the many orders received from ministers who explained in sending them that they had been advised to do so by other ministers who had sent for and distributed the pamphlets with markedly good results, both as to the interest awakened and the increasing contributions of their people to church benevolences.

Two Prizes Offered

In the hope of increasing interest in the financial side of tithing, sometime in the early eighties, I published an offer in the different denominational papers proposing to give a prize of one hundred dollars for the best essay on the subject from the temporal standpoint. A committee of three was appointed to read and pass upon the manuscripts.

I have forgotten the names of all but one of this committee, Rev. E. P. Whallon, editor of the Herald & Presbyter, Cincinnati, Ohio. At the same time I offered a prize of twenty-five dollars for the best article for the use of farmers in estimating their tithes under modern conditions. About eighty manuscripts were received in competition for the first offer, and about twenty for the second. The committee awarded the first prize to Rev. C. R. Bonnell, an Episcopal clergyman of Pennsylvania, and the second to Rev. Dr. Horton (I have forgotten his initials), a Presbyterian minister of Cleveland, Ohio.

For several years I published and circulated these two prize pamphlets in large and frequent editions. They are now out of print.

Meanwhile I was adding to my list of tithing publications for gratuitous circulation. Some of these I wrote, others I obtained permission from the authors to publish. Among the latter were "Thanksgiving Ann" and "The Deacon's Tenth" which are still in print and of which frequent editions of 10,000 each are required to meet the demand.

As the years passed I very naturally received a great many letters bearing testimony to the prosperity in temporal affairs due, as many of the writers believed, to their having adopted tithing as a rule of life. Twice I made large collections of these letters, thinking it might be wise to publish new and later testimonials. However, on comparing them with those collected before 1880, I found they were so similar that nothing would be gained by making any change.

Expense Too Great to Bear Alone

For twelve years—or up to 1889 or 1890—in each of the millions of pamphlets sent out was printed an offer to send to any minister or layman who would agree to distribute them, a sufficient number of similar pamphlets to supply one to each family in the church and congregation. To try to obtain even a small proportion of the cost of printing and postage or express charges would have brought the whole movement to a flat finish. Indeed with such a handicap it could never have been started.

By about 1890 the demand had become so large that very frequent editions of from 10,000 to 50,000 copies of each of the four or five pamphlets then being published were required to meet the incoming orders. Cost and labor were becoming serious problems.

In order to test the degree and permanency of interest in the subject, the gratuitous offer on all the pamphlets was changed to a request that parties ordering them should remit in advance the exact cost, which was given as nearly as possible. This was qualified, however, by an offer to continue furnishing them without charge to such pastors as would state in their request that their circumstances were such that in their own judgment they should not be asked to pay for them. This was continued until about the year 1900, when the increasing demand and expense compelled the withdrawal of all gratuitous offers. Since then they have been supplied nominally at cost, although the receipts have never equaled the actual expense.

A Forward Denominational Movement

In the year 1893 the World's Fair was held in Chicago. Dr. Barrows, then pastor of the First Presbyterian Church of this city, was director of the World's Congress of Religions. By his appointment I prepared and read before the congress a paper on "Church Finance." A year or two later I revised and published it in pamphlet form under the title "What We Owe and Why We Owe It." It is still in print and has a wide circulation.

Sometime in the nineties—I think about the middle of the decade—a very decided advance movement in tithing was made by the United Presbyterian Church. The leader was a business man in Pittsburgh—I am sorry I cannot recall his name. In behalf of a committee appointed by the General Assembly of that Church, he arranged with me to wrap in packages enough of "What We Owe and How to Pay It" to furnish a copy to every family in the United Presbyterian Church in the United States. He furnished a list of the names and addresses of all the ministers and the number of pamphlets to be wrapped for each. The work of wrapping and addressing was done in my office, and when finished, the entire

lot was shipped by freight to Pittsburgh. From there they were sent by mail or express to their proper destinations. While the membership of the United Presbyterian Church has always been noted for liberality, especially in missions, yet statistics show that this thorough circulation of this tithing literature produced a large and permanent increase of offerings in that church for the Master's work.

For many years there was no little opposition to teaching tithing on the part of a considerable number of ministers and some editors of religious newspapers. Some contributed articles, and especially some editorials, were hard to bear in silence, but I soon learned not to reply, no matter how strong the temptation, nor how gross the injustice and fallacy of the arguments. Controversy only intensified opposition, and tithing, like everything else, must be tested by its fruits. In the long run facts are stronger than arguments.

Reaching After Prospective Ministers

Very early in the campaign I realized that the most profitable field for cultivation, if I could reach them, would be the students in the theological seminaries. Naturally, I first tried to reach them through their professors—the teachers of our future teachers. Every effort, however, in this direction was a flat failure. In some cases my efforts did harm by provoking criticism and bringing out in the seminaries the teaching that tithing was only a Mosaic law and was abolished by Christ.

In the late winter of 1884, I think it was, I tried a method of reaching the students which I have often wished I had kept up every year. The time and labor involved was very considerable, but no work in this line I have ever done paid so well.

I procured the latest catalogues of a large number of the leading theological seminaries and sent direct to each student of the junior and senior classes, a package of tithing literature accompanied by a personal letter asking careful perusal. Naturally I did not learn much of the results of this work until several years later, when these young men had become pastors and realized for themselves what the teaching and practice of tithing meant in church and missionary finances. During the last twenty years I have received letters from many of these men stating that their interest in tithing and their own beginning of its practice dated from the reception of those letters and pamphlets.

For several years I made no further efforts to reach the theological student body, but by 1902 I thought that the leaven of tithing had been so long working that the professors might co-operate in giving it a chance among their students. Acting on this belief

in September, 1902, I sent a personal letter to the president or leading official of 140 theological seminaries in the United States and Canada. The letter read as follows:

"Dear Sir:—By this mail I send you a sample package of such literature as I publish on the subject of honoring God with our substance. I will take pleasure in sending gratis, express prepaid, a sufficient number of similar packages to supply one to each theological student under your care if you or some one in the institution will state how many will be required and agree that they shall be placed in the hands of the students."

Just twenty-seven accepted the offer, leaving 113 who either ignored or rejected it. Resolved not to be baffled without further effort, in November of the same year I sent a similar letter addressed to "The Professor of Practical Theology" in the 113 seminaries which had declined to reply to the first offer. A total of twenty-two accepted this second proposition. I should say here that in the answers to both offers many of the writers expressed the warmest interest in the subject.

I then decided to try to reach the students direct in the 91 remaining seminaries. For each of them a similar personal letter was mailed addressed to "That student most interested in the subject of honoring God with our substance." At the close of the letter I added the following paragraph: "When you engage in your life work, you will find no subject of such vital interest to laymen. A thorough understanding of it and ability to explain it will greatly aid you in church and missionary support." Only ten accepted this offer. I had failed in 81 out of the 140 theological seminaries in the country.

Appealing to the Young People

All experience shows that the best field for work of a religious nature is among the young. There are very few conversions after forty—scarcely any of the pocketbook. In 1887 I made a special effort to reach the members of the Christian Endeavor Unions, the Epworth Leagues and the Baptist Young People's Unions with titling literature. As I could not obtain a list of such societies except at considerable labor and expense, I again resorted to the religious press. I had an offer printed in ordinary type, occupying about one inch of newspaper space, proposing to send, express prepaid, a sufficient number of such pamphlets as I published to supply one of each to every family represented in the different societies. I sent this offer, accompanied by a personal letter, to the editors of practically all the evangelical religious papers in the United States and Canada.

Probably one-fourth, possibly one-third, cheerfully published the offer. Several editors strongly commended both the offer and

the literature. The majority ignored it. The offer was limited as to time, but the results were all I could wish. The demand was very large, and many times since have I learned that that seed-sowing produced an abundant harvest of tithe-payers.

The "Store House" System of Tithing

So far as I know Wesley Chapel, Cincinnati, was the pioneer church in the adoption of the "Store house" plan of tithing; that is, bringing all the tithes into the church of which the tithers are members.

A modest lawyer layman, Wm. O. Roberts, was one of the eight members, including the pastor and his wife, who on their knees in May, 1895, agreed to try this plan of church finance. For eighteen years it has been a complete success.

About the year 1899 or 1900 the Presbyterian Synod of Indiana met in Shelbyville, and by invitation Mr. Roberts came up from Cincinnati to address the Synod on tithing. Nothing definite came of it so far as the Synod was concerned, but Mr. Roberts being a Methodist, the entire official board of the M. E. Church of Shelbyville turned out to hear him. A few weeks later at a full meeting of the officials, they decided to try the "Store house" plan. The experience of this church is given on page 11 of No. 7 "What We Owe and the Results of Paying It," under the headline, "69 Tithers Pay More Than 913 Non-Tithers." Also the very interesting letter on page 8 of the same pamphlet is from one of the official board of that church.

Meanwhile many other churches of different denominations in the Middle West had adopted the plan, and in August, 1902, at the Bible Conference at Winona Lake, a dozen or less men, all tithers, organized the "20th Century Tithing Association" for the purpose of pushing the "Store house" tithing movement.

Work of F. P. Sigler

Several years before this, Rev. F. P. Sigler, who had the advantage of a thorough business training as a banker in his father's bank, decided to enter the ministry. He had been a tither from boyhood, and when licensed to preach, asked the Bishop to send him to the hardest field in the Conference. Needless to say, his request was granted. Of course, he preached tithing with the natural result that in two years his church had grown both in numbers and financial strength, to be among the best in the Conference.

His success was repeated in one or two other fields, and then he was employed as a "Tithing Evangelist" in the Southern California Conference. A year or two later he came East to attend the annual Bible Conference at Winona. There, and within a few

weeks thereafter the officials and friends of the 20th Century Tithing Association, by correspondence, arranged with the Bishop in California to grant him a furlough for a year in order that he might take the field as a "Store House Tithing Evangelist" in Indiana. A few gentlemen guaranteed his salary, and for the succeeding years until his lamented death, he did most effective work, chiefly in Indiana and Kansas.

During the years of his work as a Tithing Evangelist Mr. Sigler was the means of inducing over 8,000 persons in near 500 churches to become tithers under the "Store House" system. Quite a number of the testimonials published in No. 7, "What We Owe and the Results of Paying It," are from Churches which, as a result of his efforts, adopted tithing as a part of their financial system.

Mr. Sigler was a pioneer. An enthusiast on the subject himself, he inspired enthusiasm in others. His audiences as a rule were totally uneducated in tithing. In most of the churches there was little or no "following up" teaching except possibly an occasional sermon by the pastor.

None of them had the treasure possessed by Wesley Chapel, Cincinnati, in the person of Wm. O. Roberts, who for 18 years has taught a "Tithe Bible Class" every Sunday.

Results of the "Store House" System

Anxious to know the permanent results of the "Store house" plan of tithing, in the Autumn of 1911 I wrote personal letters of inquiry to a large number of Churches which had adopted tithing as a system of church finance, selecting as many as possible from those having the longest experience. A majority of them were churches which had adopted the plan as a result of Mr. Sigler's work. A portion, however, had adopted it of their own volition, chiefly under the leadership of business laymen.

Danger In the Store-House System

The larger number of replies were enthusiastic in favor of the "Store House" plan. Further investigation of the replies of those churches in which it had not been successful, showed that nearly all the failures were due to differences of opinion as to how the tithes should be appropriated. The lesson to be learned is that we must never forget that our stewardship is individual, and to God only, not to the Church or to any Cause of the Church. To be a tither is the all important thing, and while the "Store House" system may be the best for many church members, it cannot be the best for all.

All the experiences received show that tithers, whether joining in the "Store House" plan or not, do many times more for their Church and for Missionary causes than non-tithers.

One advantage of the "Store House" or, as it is sometimes called, the "Tithe Covenant" plan, is that it renders possible the collection of facts and statistics regarding the results of tithing in Church and Missionary finances. Also, that which is of greater importance, the results upon the Christian life and spiritual and temporal prosperity of tithers as compared with non-tithers.

Having obtained from Mr. Sigler a list of all the churches he had visited as a "Tithe Evangelist" during the last five or six years of his life, and also from various other sources, a large list of churches which had adopted tithing as a part of their system of church finance, I prepared the letters and cards described in No. 7, "What We Owe and the Results of Paying It," and No. 10, "Christian Service for Laymen." The results of this investigation are fully given in those two pamphlets.

Gems of Thought on Tithing

George W. Brown, a layman of Indianapolis, and one of the founders of the "20th Century Tithing Association" at Winona Lake in 1902, had for several years been in the habit of clipping and otherwise preserving the best thoughts on tithing he could find in his wide study of the subject. In 1911 he decided to publish selections from his collection under the title of "Gems of Thought on Tithing." At his request I wrote the introduction. Afterward I obtained his permission to publish it as a part of No. 9, "What We Owe and Objections to Paying It." It appears there under the title of "What We Owe and the Law Back of It."

The reason for writing No. 9 is fully given in the pamphlet. The foundation of No. 10, "Christian Service for Laymen," was a paper read before one of the Ministers' Associations of Chicago, in which I tried to bring out and emphasize the utter absurdity of measuring the Christian work of laymen by the preacher, the teacher, and Church attendance standard.

Again Testing the Religious Press

For several years I had made no additions to the literature I had been circulating on tithing. Nos. 9 and 10 being entirely new, and also all of No. 7 except the first three or four pages, I decided, with the aid of these additions to again test the interest of the religious press on the subject.

To do this I sent to the editors of the 97 religious newspapers then listed in the Lord & Thomas Newspaper Directory, a package containing the ten pamphlets, and by the same mail sent a brief personal letter in which I stated that in recent years the interest in tithing had greatly increased, and suggesting that they take up the subject editorially. Less than a dozen paid any attention to either the letter or pamphlets.

One of the exceptions, however, was the Sunday School Times, which published a very flattering notice and advised its readers to send 15 cents, the published price, for the entire series.

Near, or quite 300 orders received from this one notice, practically all from active Sunday School workers and teachers, gave new hope that the readers of religious newspapers were more interested in the subject of tithing than, at least, the great majority of the editors.

In order to test the matter fully, in January, 1912, I prepared another letter to the editors of the entire list of 97 papers, and with this letter enclosed the following offer asking its publication:

Seven Pamphlets on Tithing Free

"I hereby offer to send without charge, postage paid, a package of seven pamphlets on tithing, three of them new, to all ministers, church officers and Sunday School teachers; also to all members of Missionary Societies, Christian Endeavor Unions and all kindred organizations who will write for them during the months of February and March, 1912.

"Most of these pamphlets are written from the financial standpoint. The author believes that tithing pays. Pays in furnishing more money for the spread of Christ's kingdom than is possible by any other method. Pays the Church in its temporal interests and spiritual blessings whose members practice tithing, and also pays the tithers themselves in personal happiness and financial prosperity.

"All orders must be personal. Requests to send pamphlets to others are not included in this offer.

"This literature is not published for personal profit. The writer believes in tithing, and this offer is made in the hope of inducing others to study the subject, especially from the standpoint of dollars and cents.

"It is absolutely necessary that you mention the paper in which you see this offer. Address 'Layman,' 143 N. Wabash Ave., Chicago, Ill."

The Result a Surprise

The result was a very gratifying surprise. While only a little over one-half the papers published the offer, the demand for pamphlets was unprecedented in all my experience.

As the hundreds of letters and postal card requests for samples came pouring in every day and in increasing volume until the time limit expired, I could not but contrast the interest with that shown during the twelve years from 1876 to 1888, when I offered not only samples, but everything I then published gratis, postage or express prepaid to anyone who would agree to circulate them. During the rush I was rather glad that so many papers ignored the offer.

The most gratifying feature of the requests for pamphlets was that a very large proportion came from Sunday School teachers and

young people. I wrote the Sunday School Times of this interest among the teachers, and they very kindly published the offer again in the issue of May 4th, 1912.

Continued Apathy of Most of the Religious Press

Early in June, 1912, I decided to ask the religious press to publish an offer which I was confident none of them would decline. That less than half the editors of 123 religious newspapers to whom it was sent allowed it to appear in their columns was a distinct disappointment. I supposed that without exception they would all be willing to grant two or three inches of space in their columns to such an offer on the terms proposed. The offer was as follows:

A 200 Per Cent Guaranteed Investment

"The undersigned publishes a series of pamphlets on tithing. If all or only a portion of them are circulated in any congregation he hereby agrees to refund the money paid if the contributions to Home Church support and Missionary causes are not increased over the preceding year by, at least, three times the cost of the pamphlets.

"This guarantee is made in perfect good faith, and will remain open during the years 1912 and 1913.

"A package of seven pamphlets, three of them new, will be sent upon request during June, July and August to anyone who desires to increase church and missionary support in his or her home church. All orders must be personal. Requests to send pamphlets to others will not be honored.

"Be sure and mention the paper in which you see this offer."

With the offer was sent to each of the 123 editors the following personally addressed and signed letter:

"Editors:—

"Gentlemen—I enclose an 'Investment' offer for the benefit of local churches and the Master's work which I trust you will publish.

"This offer is sent by current mail to the editors of all the 123 evangelical religious newspapers in this country which are listed in the 1912 edition of Lord & Thomas' newspaper directory. Also a duplicate of this letter.

"I also send you sample copies of four of the later pamphlets, three under separate cover, and one 'Tithing Reminiscences' enclosed herewith. * * *

"In order to reach the great body of religious people with this literature in any reasonable time, I am dependent on the religious press. In the enclosed 'Reminiscences' a portion of my experience and the results are given.

"Hoping for your co-operation to the extent of giving the enclosed offer space in your columns, I remain yours very truly."

I might say that while the time limit (1913) mentioned has not expired as yet, so far, I have not been called upon to refund any money to those who accepted the offer.

It would be useless to detail further efforts in securing the co-operation of the religious press during the remainder of the year 1912. I used different methods at different times. Each was followed by the same results. About one-half were willing to help. Some of them were enthusiastic helpers. The rest ignored the whole business.

Effort to Reach Our Future Teachers and Editors

The results of these efforts to interest the majority of the editors of the religious press led me to consider trying to reach our *future* religious teachers, preachers, and editors who are now students in the Theological Seminaries and Colleges of our country.

Everyone knows that nearly all the editors of our religious papers are ministers and graduates of Theological Seminaries. As students they were not only younger than they are now, but their habits of thought and opinion were less fixed.

The dominating thought and purpose of all I have ever written or tried to do in this line, has been to get the facts regarding the *results of tithing* into the hands, minds, and memories of the people.

Please note the italicized words, "*results of tithing*." I am not vain enough to think that my opinions and arguments would have more weight or influence than those of thousands of others who have studied the subject. My work has been practically a thirty-seven-years-long interrogation point: *What are the facts as to the results of tithing upon the temporal and spiritual prosperity of those who practice it?* Everybody, but more especially the students in our Seminaries and Colleges, the next generation of preachers and editors, are entitled to, and should know the facts. Knowing these they can form their own opinion about the good or bad results of believing in, practicing and teaching tithing, both from the pulpit and the editorial chair.

In an earlier portion of the "Reminiscences" I have related my experience in trying to reach the students in the Theological Seminaries in 1902. I decided to try again, adopting a somewhat different method.

Lansdell's "The Sacred Tenth"

It is remarkable that until "The Sacred Tenth," by Rev. Henry Lansdell, of Morden College, Black Heath, England, a noted traveler and author, was published, no exhaustive work on the tithe has been written since John Selden, known as the "learned Selden," published his "History of Tythes" in 1618. (The writer is the fortunate possessor of one of the original copies of Selden's work.)

In the preparation of his larger work, Dr. Lansdell had not only access to all the early authorities, but had the very great addi-

tional advantage of the numerous and very important archaeological discoveries among the clay tablet libraries uncovered under the ruins of the ancient cities of Babylonia, Egypt and Phœnicia during the last half century. After eight years of labor, his work was published in 1908. I had been in correspondence with Dr. Lansdell for several years, and in August, 1904 or 5, he, with Mrs. Lansdell, came to America and was present at the meeting of the Tithers' Association at the Winona Bible Conference, where he made one of the principal addresses. They were also for several days guests at my home.

When Dr. Lansdell's work in two volumes of 750 pages was published in 1908, he sent me a copy. After reading it, I wrote him that both the size and the price would militate against a large circulation, and urged him to carry out, as soon as possible, his thought expressed to me while in this country that he possibly would condense the larger work into a smaller volume so as to bring it within the means and time of the average reader.

In 1910 this smaller volume was published in England under the title "The Tithe in Scripture." I decided to use it in another effort to reach the Theological students, and purchased 500 copies in sheets and had them bound in Chicago.

Early in April, 1912, I prepared the following personally signed letter and sent it to all the 146 Evangelical Theological Seminaries in this country:

Letter to Seminaries

"To the Faculty of— Seminary,

"Gentlemen—'The Sacred Tenth,' by Rev. Henry Lansdell, D.D., of Morden College, Black Heath, England, is the only exhaustive work on the Tithe ever written.

"'The Tithe in Scripture' is a compilation from the larger work by the same author and is sufficient for the ordinary reader.

"Desiring to place a copy of this smaller work in the libraries of all the Theological and Divinity Schools in this country, and not being able to obtain them on satisfactory terms elsewhere, the writer purchased direct from Doctor Lansdell 500 copies in sheets and had them bound in this country. I take pleasure in sending you a copy by current mail for your library.

"As already stated, I have imported only 500 copies. To supply the Theological Schools will require less than 200. I desire to place the remainder in the libraries of such colleges and schools as furnish the largest number of students for the ministry. Hence, I ask as a favor, that when you acknowledge the receipt of the 'Tithe in Scripture' you will give me the names of the colleges and schools from which come the larger portion of your students, and also the number of students in your graduating class for the current year.

"The reason for this last request is that I want to place in the hands of each of your graduating students a copy of the 80-

page booklet, 'What We Owe and How to Pay It,' similar to the one I send you with the 'Tithe in Scripture.' When they enter upon their life work they will find the question of Church and Missionary finance one of their greatest problems and their success will largely depend upon its solution.

"They will also find that a large and rapidly increasing number of laymen are coming to believe that tithing is the only always successful method of solving the problem.

"If you will give me the number of your graduates this year, I will take pleasure in sending a copy of this booklet for each of them.

"Awaiting your reply, I am,

"Very truly yours,"

After the letter was printed, but before mailing, I decided to make the work as thorough as possible and try to reach not only the graduating students but also the entire student body and the professors. Carrying out this decision with the letter was sent a self-directed return envelope and the following card:

"Name of Institution.....
"P. O. Address.....

"Layman,
143 N. Wabash Ave.,
Chicago, Ill.

"Dear Sir:—

"Your offer to furnish without charge, express prepaid, a sufficient number of the booklet, 'What We Owe and How to Pay It,' to supply one each to the students for the ministry in the above institution is hereby accepted. There will be needed for the—

Senior Class .....	.....copies
Middle Class	"
Junior Class	"
Professors	"

"Very truly yours,

"President....."

"Date....."

Again the result was a gratifying surprise. Nearly all acknowledged the receipt of the volume, though this was to be expected. The surprise was that so many wrote grateful words of appreciation expressing deep interest in the subject and a willingness to cooperate by agreeing to distribute such literature as I might send, among the students and professors.

Before vacation of the current year, 1913, I succeeded in supplying all the students and professors in 125 out of the 146 Theological Seminaries in the country with the booklet, "What We Owe and How to Pay It." The total number of copies required was over 7,000. So far I have failed in the remaining 21, but shall try again when the classes reassemble in the autumn of the current year.

For evidence of the change of sentiment in twenty years, will the reader kindly turn to page 7 of these Reminiscences and read

again the results of the much greater efforts I then made to reach the students in the Theological Seminaries with tithing literature.

Reaching Students for the Ministry in Colleges

As already stated in the letter to the seminaries, I asked for names of the colleges from whence came the majority of the students for the ministry. In reply I received the names of 219 colleges and universities, including several in Canada.

A similar letter to the one sent to Theological Seminaries was prepared and sent to the presidents of all these colleges asking the privilege of sending a sufficient number of the tithing booklet above mentioned to supply one each to the professors and all the students having the ministry in view as their life work. By the same mail I sent to each president Dr. Lansdell's volume, "The Tithe in Scripture" for the college library.

A total of 101 colleges acknowledged the receipt of "The Tithe in Scripture" and ordered something over 4,500 copies of the booklet. Thirty-one acknowledged the receipt of "The Tithe in Scripture" for the college library, but did not order the booklets. Several wrote that as it was near vacation season they would advise waiting until the next session before sending the booklets for distribution. Quite a number were so interested in the subject that they asked for enough booklets to furnish one each to the entire student body. Others like the Moody Institute gave as a reason for this request, that practically all their students were preparing for some form of Christian work and teaching. Of course I was glad to comply with all these requests.

In each copy of the booklet sent to all the college students and in a large number of those sent to seminaries, was placed the following circular letter:

"TO THE STUDENT RECEIVING THIS BOOKLET:

"This little booklet is sent to you in the hope that it will be of service in directing your thought and practice to the only rule that always has and always will stand the test of time and practical experience.

"When you enter upon the work of preaching and having the care of a church, you will find that the question of Church and Missionary finance will overshadow in importance all other problems connected with permanently vigorous church life.

"You will also realize, as you cannot realize now, that giving, helping, service, doing for others, lies at the very foundation of any and every kind of Christian character worthy of the name.

"I ask your special attention to 'Christian Service for Laymen.' Ministers, teachers, physicians, nurses and people of kindred callings, do their chief work for the Master personally, much as He did during the three years of his public ministry. They comprise, however, but a small proportion of church members. The rest of us of necessity must do our best work as our

Saviour has done His on earth for more than 1800 years, by proxy, that is, through others. Thus it comes about that the proportion of our income we devote to doing good measures the practical Christianity of a very large proportion of us ordinary laymen.

"With best wishes, I am,

"Very truly yours,"

As already stated, I intend this autumn to take up the effort to get the tithing booklet, "What We Owe and How to Pay It," into the hands of the students in the 21 Seminaries where I have not yet succeeded, and also to supply the remaining students in the colleges.

An Oregon Layman's Interest

During the latter part of the year 1910 I commenced receiving large orders for the entire series of pamphlets I then published from a layman in Oregon. As a rule they were ordered sent to pastors, though sometimes to laymen, and while the greater part went to California and Oregon, they were widely scattered, some going to the Eastern States. During the year 1911 I sent out by this layman's direction over 37,500 pamphlets to 68 churches of different denominations.

Early in 1912 he called on me in Chicago, and before returning to Oregon left a sum of money with me to be expended along the same lines, in the most effective manner.

In discussing methods, we decided to profit by the experience of Mr. Sigler. In my last interview with him, Mr. Sigler stated that the greatest obstacle he had to contend with was, not the indifference or opposition of the laity, but that of the ministers and their wives. He announced his purpose that thereafter he would decline to visit a church in behalf of the "Store House" tithing movement unless both the pastor and his wife were already, or would promise to become tithers.

He said that to do otherwise would be like urging a congregation to observe the Sabbath when the pastor and his family did not recognize the law of the Sabbath as binding and declined to obey it. He regarded the time, energy and money spent in such a field as wasted.

The conditions finally agreed upon for all churches desiring to avail themselves of his offer of pamphlets gratis, were: First, the pastor and his wife must themselves be tithers. Second, the pamphlets must be personally addressed and mailed to each family not more than two at a time and at intervals of from one to two weeks. Third, that the pastor must from time to time urge not only the parents but the children to read them. Fourth, that the pastor must preach at least one sermon on tithing during the period of

distribution. The statement was added that a second sermon would do more good than the first, and a third more than the first two. This, not because of new arguments he might be able to adduce in favor of tithing, but because it would show his real and deep interest in the subject.

With each package of pamphlets were sent a sufficient number of envelopes of the proper size for mailing purposes.

The fund he left with me for the first trial was not large, and I did not want to exhaust it in a hurry, so I rather timidly sent the following offer to be inserted in only three leading religious newspapers in three leading denominations:

Tithing Literature Free

"A layman on the Pacific Coast has placed with the undersigned a sum of money to be expended in the circulation of tithing literature in churches only where the pastor and his wife are tithers. Other conditions will be made known by addressing 'Layman,' 143 N. Wabash Ave., Chicago, Ill."

The result was another surprise, but of a different kind.

I did not receive a dozen inquiries and the answers to these did not bring more than half a dozen acceptances.

Another Outlet

Meanwhile, however, I had found another outlet for my friend's generosity. Among the thousands of requests for samples, frequently one would come from a pastor who evidently longed to educate his people in tithing, but could not spare the money to do it himself, and the interest among his people was not sufficient to justify him in trying to obtain it from others. In nearly every case where the offer was sent to such it was eagerly accepted. Later we agreed to modify the terms to the extent of giving pastors who accepted the offer the option of substituting personal delivery of the pamphlets in addressed envelope at the homes of the members instead of mailing them.

This option was on condition, however, that a class of girls in the Sunday School should, with their teacher, be responsible for the addressing of the envelopes, and a class of boys also with their teacher should see to it that the pamphlets thus addressed were properly delivered.

My records show that during the year 1912 and the first two or three months of 1913, I sent at the expense of the above mentioned layman to the pastors of 72 or more churches over 64,000 pamphlets and over 29,000 envelopes. To about two-thirds of these pastors seven different pamphlets were sent. To the remainder, ten. To the latter, numbers 2, 7, 10 and a portion of No. 9 were sent bound together in a booklet entitled "What We Owe and How to

Pay It" the same booklet above mentioned as having been sent to the students in the Seminaries and Colleges. The total number of families or individuals for whom they were ordered, with the agreement by the party ordering them that they would be either mailed or delivered in personally addressed envelopes, amounted to over 9,000.

It is too early to judge of the permanent results of this work. In fact, eternity alone can reveal them. During the current year I hope to obtain as far as possible, the immediate results for publication in a subsequent edition of these "Reminiscences."

It Pays to Obey All of God's Laws

Thus far Reminiscences, at least for the present. In the next edition I hope to be able to give the results of the work above mentioned and also the results of some of my own efforts along different lines.

Before closing, I desire to restate what I have tried to make plain again and again in practically all the pamphlets I have been circulating for many years, and which appear in the preceding pages.

As already said I have for thirty-seven years been seeking for facts as to the results of tithing. The many millions of questions sent out and the many thousands of answers received prove beyond question that tithing pays. Pays financially. Pays spiritually. Pays in personal happiness. Pays in the comfort and happiness of other people. In short, pays in every good sense.

Obedying the law of the Sabbath, the seventh of time pays to the same extent and for the same reason. Both are God's laws. The one is His money or property law, the other His time law. Both were enacted for man's benefit. For your personal benefit, my reader, and mine.

The Golden Rule is the best business and social rule ever promulgated. It is not only a rule, it is also one of God's laws, and in every sense mentioned above, the observance of it pays. "Thou shalt be honest with thyself and with thy neighbor" like the law of the tithe was not, except by implication, written in the Ten Commandments, but it is God's law just the same, and it pays financially and in every good sense to obey it and be honest.

You can say "honesty is the best policy" or "tithing pays" with your hand and thought on your pocketbook, and there is no religion in it. Sing it in your heart, make a Te Deum of it, and it expresses one of the highest types of practical religion.

Scripture Records for Tithing Are Personal and Financial

For many years, though not so much of late, I was severely criticized for appealing to the motive of financial gain in behalf of

tithing. "Why not appeal to higher motives?" said the critics.

In nine-tenths, probably nineteen-twentieths of the literature I have ever read on tithing, the arguments have been based on two reasons: First, the authority of God's word, and, second, the good that could and would be done for others with our tithes. Scarcely a word as to the benefits tithers themselves receive. Is it not fair that the other reasons for tithing should have a hearing? Is it not especially fitting that the temporal benefits to tithers themselves should be emphasized especially when these are the only rewards of tithing mentioned in the Bible?

The law of the Sabbath is the law of time, a labor law, hence a financial law. Experience abundantly demonstrates that it pays financially to spend every seventh day which amounts to 14 per cent of our time in idleness so far as work and money making are concerned, in the observance of the law of the Sabbath.

The law of the Tithe, the tenth of income, like the law of the Sabbath, was made for man's benefit. Not man in the generic sense, neither for the other man, the man who receives and is benefited by our tithes, but for the personal benefit of every man, woman and child who obeys the law.

The keynote of most of the Old Testament laws is, "Thou shalt not," equivalent to our "Don't." In Christ's teachings and commandments there are almost no "Don'ts." The keynote is "Do." Back of the violation of all *Don't* laws, Divine or human, is penalty. Back of the observance of all *Do* laws is reward. The tithe is a money or property law. It is only natural and consistent that the reward for obeying it should be financial.

A Personal Word

It requires no special knowledge of arithmetic to learn from these pages that the writer is no longer a young man. I have been in business continuously for 55 years. Have had my share of both gains and losses in business. I have passed through all the panics and business depressions since 1858. Have never failed, nor compromised any indebtedness.

Looking back over those years I recall at least three times when I can hardly yet see how I escaped bankruptcy. Of one thing I am sure, I could not have escaped if my bankers and creditors had had any doubt of my word.

This is as good a place as any to say for the benefit of young men especially, that it takes many, many years to build up a reputation for just plain, common honesty. Once acquired, it is the best asset any man, more especially any business man, can have. Just one dishonest act or business falsehood is all that is necessary to

break it down. Once broken down an ordinary life time is not long enough to rebuild it.

I have a comfortable home which is still shared by the loving wife of my young manhood, and an interest in a business which affords us and those dependent upon us a competency. What more could we ask that is necessary to real contentment and happiness?

I have two personal treasures which I prize highly. One a gold watch bearing the inscription, "Presented to _____ by his employees Christmas, 1882." The other a gold medal won playing golf in my 72nd year.

While I do not feel any older than I did 20 or 30 years ago, I suppose I am in the evening of life. If I am, I find it like the evening of the day, the pleasantest part. If I had the privilege of selecting a block of years out of my life to live over again without change, I would unhesitatingly select the years since I was seventy.